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ABSTRACT

This curriculum guide contains seven units for a secondary consumer and homemaking education course in personal finance. Unit titles include (1) Money Management, (2) Savings and Investments, (3) Wise Use of Credit, (4) Insurance, (5) Understanding Taxes, (6) Purchasing of Goods and Services, and (7) Consumer Citizenship. Each unit is organized around a broad goal and a number of more specific sub-goals related to a single topic covered in the unit. A five-column format is used to present content, student objectives, teacher/learner activities, method of evaluation, and teaching/learning aids. Content information, student objectives, and learning activities are suggestions only. The "Method of Evaluation" column is left blank so that the teacher can choose the technique most appropriate for the learning activity chosen. An appendix contains Guidelines to Insure Sex Fairness in Education Division Communications and Products. (YLB)

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PERSONAL FINANCE

A Curriculum Guide

for

Consumer and Homemaking Education

Prepared for the

Alaska State Department of Education

By

The Northern Institute

for

Research, Training and Development, Inc.
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February 1979

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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INTRODUCTION TO THE USE OF THE GUIDE

In this guide, GOALS, CONTENT, STUDENT OBJECTIVES, TEACHER/LEARNER ACTIVITIES, METHOD OF EVALUATION and TEACHING/LEARNING AIDS are presented to aid the teacher in curriculum planning. In relation to each unit a broad goal is presented followed by a more specific sub-goal related to a single topic covered in the unit. This organization provides the teacher with a quick overview of the curriculum unit. Following the overview, a five column format is used to present CONTENT, STUDENT OBJECTIVES, TEACHER/LEARNER ACTIVITIES, METHOD OF EVALUATION and TEACHING/LEARNING AIDS. The content information, student objectives and learning activities listed are suggestions only. The teacher will identify others that are relevant to the time, place and needs of her/his own students. The "Method of Evaluation" column was purposely left blank as it was felt that any number of evaluation techniques could be used including tests, quizzes, surveys, charts, written and oral reports, bulletin boards, interviews, case studies, role playing, etc., and that the teacher should choose that technique most appropriate for any given learning activity and then write this in the space provided. Lists of references and teaching aids are also included for each teaching unit. However, the lists are by no means comprehensive and can help guide the teacher in finding other relevant and/or available resources.

Every effort has been made to insure that this curriculum guide is sex fair. The teacher is encouraged to read explanatory information concerning the requirements and guidelines for sex fairness in Appendix B of this guide and to utilize this information in using the guide and in selecting additional activities and materials.

TABLE OF CONTENTS

Title Page

Acknowledgements..... i

Introduction to Use of Guide..... ii

Table of Contents..... iii

Part I: MONEY MANAGEMENT
A. Factors Influencing Money Management..... 1
B. Importance of Financial Planning..... 8

Part II: SAVINGS AND INVESTMENTS
A. Savings and Investments..... 12
B. Estate Planning..... 19

Part III: WISE USE OF CREDIT
A. Factors Influencing Availability and Use of Credit..... 21
B. Types and Sources of Credit..... 23
C. Costs of Credit..... 26
D. Credit Laws and Credit Bureaus..... 28
E. Using Credit Wisely..... 31

Part IV: INSURANCE..... 34

Part V: UNDERSTANDING TAXES
A. Types and Purposes of Taxes..... 45
B. Filing and Income Tax Return..... 47

Part VI: PURCHASING OF GOODS AND SERVICES
A. Decision-making Skills..... 48
B. Role of Advertising..... 53
C. Guidelines for Shopping..... 56
D. Retail Outlets and Services..... 69

Part VII: CONSUMER CITIZENSHIP
A. Rights and Responsibilities of Consumers..... 72
B. Fraudulent and Deceptive Practices..... 76
C. Consumer Protection..... 78

APPENDICES
A. Resources Used in the Development of the Curriculum Guide
B. Guidelines to Insure Sex Fairness in Education Division Communications and Products

MONEY MANAGEMENT

Money Management - Part I - Section A

G O A L : The students will understand the importance of managing money in a wise, efficient way.

S U B - G O A L : The student will recognize the many factors which influence an individual's decision(s) in the use of her/his money.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Each person's attitude toward money affects the way she/he budgets and spends her/his money.	Become aware of differing attitudes toward money.	Ask the question - "What does money mean to people?" Discuss differing attitudes presented, i.e. sense of power, sense of security, to be saved and spent only on very necessary items, spend money now for one only lives but once a lifetime, etc. Discuss how events in history have influenced individuals' attitutdes toward money. What seems to be the present attitude toward money in our society today? What trends influence today's attitudes toward money? Present the following case study or ones similar to it and discuss the given questions: A high school senior, Brad Smith lives with his parents, two sisters, and one brother in a large city in Michigan. Brad's father is a foreman at a ball bearing plant and his mother is a part-time clerk in a dry cleaning business. Although they have no serious money problems, the family expenses are high. Brad enjoys school, both academically and socially. He keeps his grades up and still has time to play basketball with the team. On weekends he is a checker in a supermarket. With the money he earns, Brad pays for many of his personal expenses but not most of his clothing. Brad's parents feel that the money he earns is his to use as he chooses. Often he buys on a whim - like the time he drove to the shopping center to buy shoes and came home with three records instead.		Sallbach, Economics for the Consumer. Linder, Economics for Young Adults. Gordon and Lee, Economics for Consumers.

Money Management - Part I - Section A

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C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Brad's plans for the future are uncertain. After graduation, he has thought about training at a nearby technical school. That way he could still live at home. When Brad's father suggested that he save some money for the training program Brad answered, "Why? If I need it, I can always work part-time." From this brief introduction to Brad, can you guess what his attitude toward money is? What part of his attitude do you support? What would you criticize? Do you think Brad will face any financial problems in the future? Why or why not? Have students write a short essay describing their present attitude(s) toward money. They should discuss the following points: 1) Where do you think you have gotten this attitude(s) about money? 2) Are you pleased or displeased with this attitude(s)? Explain. 3) What things might bring about a change in your attitude(s) about money?		
To make wise decisions about how money should be managed, an individual must be able to distinguish between needs and wants.	Differentiate between needs and wants.	Define needs and wants. Which is most basic to human survival? Which makes life more satisfying? Outline Maslow's grouping of human needs into the five areas of: physical needs, safety needs, love and belongingness needs, esteem needs and self-actualization needs. Discuss the universality of these needs. For each of the five basic human needs, have students list examples of each. May develop further by having them		Sasse, Person to Person. Paolucci, Personal Perspectives

13

14

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C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		cut out pictures from magazines to illustrate each different need. Have students make a list of ten items they would like to have. Separate needs from wants. Discuss why it is so hard to do this. Upon completion of the above activity, discuss students' choices. Is one person's need sometimes another person's want and vice versa? What things determine whether an item is something one needs or wants? How does a luxury differ from a want? What factors influence needs and wants - i.e. environment, religion, culture, resources, etc? Have students discuss the question - "How often have you cut down on basic necessities, like eating, to buy luxuries? Discuss the importance of recognizing that whenever one need or want is satisfied by the purchase of an item, other possible choices are lost(concept of opportunity costs).		
Values are guideposts for a person's decision(s) about using money.	Define a value.	Have students read text chapters or copies of information on values. Conduct a class discussion on what a value is. Have students list some things they consider to be values and use these as a spinoff for further discussion and exploration into the topic of values.		Raths, and Simon, Values and Teaching. J.C. Penney, Forum, Fall/Winter 1968. Sasse, Person to Person. Paolucci, Personal Perspectives
	Begin to explore and clarify their own values.	Have students complete the activity - Twenty Things I Love To Do. At the end of the activity, hand each student a peice of paper and ask them to complete the statement - "I learned that..." Share these with the class as a whole. Class may discuss activity if they want.		"Introduction to Values Clarification," J.C. Penney (Kit)

Managing Money - Part I - Section A

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Values are guideposts for a person's decision(s) about using money.	Begin to explore and clarify their own values.	Give each student a packet of index cards which have one of the following items printed on them (can be added to or deleted from depending on class): 1) time to be alone, 2) watching your favorite T.V. program, 3) a car of your own, 4) being with your friends, 5) lots of money, 6) education beyond highschool 7) a wardrobe of the latest fashions, 8) a dating partner who likes you, 9) doing your favorite sports activity, 10) recognition from others, 11) a steady supply of alcohol or cigarettes, 12) a savings account, 13) having a good time on Saturday night, 14) going to an x-rated movie, 15) earning praise from your parents, 16) having a closely knit family. On their desks, have students arrange the cards in order of importance to them. Place the card first that lists the item that is most important to them. Place the card second that is next in importance, continuing until they have arranged all 16 cards. Have students walk around the room so that they can compare their own value rankings with their classmates. After students return to their desks, have them think about the following questions: 1) What things are important to you that were not included? 2) What items were included that you felt were very unimportant? As a final activity, have them make up a new set of cards that contain 16 items that are very important to them. Arrange on desks as before and go around room as before. Last question for thought and discussion: Do the students actually live their lives according to what they feel is important? Why or why not?		Sasse, Person to Person.

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C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Tell students they each have a magic genie who is going to grant them 3 wishes. Ask them to write down the 3 things they would wish for. After this is done, use the following questions for a discussion: 1) Are your wishes about material items or ideas? 2) Did you wish for things only for yourself or for others? 3) What might you do to get the things you wished for? If students fell comfortable in doing so, have them share their 3 wishes with their classmates explaining why each was wished for.		"Search for Values: A Tool Kit of Strategies," Pennant Press(kit).
Values are guideposts for a person's decision(s) about using money.	Understand the importance of values and how they influence the decisions people make.	Have students think about what they have done every night after school for the past week. They should write down everything from the time school was dismissed until bedtime. When this is done - pose the following questions: 1) Are there any patterns in your activities? 2) Do you like what you see? 3) What values does your time record reveal? 4) Are you spending your time on activities that are important to you?(Refer back to activity - 20 Things I Love To Do) 5) Are you living your values? Ask each student to identify a value he/she holds and illustrate how that values has affected at least three personal decisions and related behavior. Depending on class size and composition, this may be a written paper or a class discussion.		

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Values are guideposts for a person's decision(s) about using money.	Understand the importance of values and how they influence the decisions people make.	Give each student a small piece of paper. Tell them they have been given $50 to do with as they see fit. Have them write down on the piece of paper what they plan to do with the money - put it in the bank, buy a present for their friend, pay off a debt, etc. Afterwards, have them refer back to their own personal values and see how their decision on what to do with the money relates to any of those values they considered to be of highest importance. Divide the class into small groups. Present each group with a values system of a hypothetical family and $1000. Each is to decide what to do with the money. Each group is to present its decision to the rest of the class. Compare the resulting decisions made and what influences the value system of each family had on the decision made.		
Goals give direction to decisions. Standards guide decisions and are a basis for comparison. Resources help the individual reach his/her goals. Prioritizing one's goals insures that the decision made reflects that goal which is most important to the individual.	Define goals, standards, resources and prioritizing as each relates to decision making.	Have students list ten goals they hope to achieve by the time they are 30. Introduce the idea of long and short term goals and have students identify each of their own goals as one or the other. Discuss how these goals will influence and guide the decisions each makes between now and when they are 30. May want to refer back to section on values and see how their goals are related to their values. List on the board some typical goals of teenagers and some values on which these goals may be based. Discuss how these factors might influence an individual's concept of needs and wants.		

Managing Money - Part I - Section A

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C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Goals give direction to decisions. Standards guide decisions and are a basis for comparison. Resources help the individual reach his/her goals. Prioritizing one's goals insures that the decision made reflects that goal which is most important to the individual.	Define goals, standards, resources and prioritizing as each relates to decision making.	have students list 10 major purchases or investments they plan to make in the next 10-20 years. Have them prioritize these in order of most important to least important. Discuss how the ranking of these greatly influences the way the individual will manage her/his money. Role play situations where two people each have different standards in mind for achieving the same goal, i.e. a mother and son arguing about what "clean" means when it comes to picking up one's bedroom, a father and daughter discussing what is to be her curfew for dates, etc. Discuss how two people may be aiming for the same goal and yet be going in different directions Discuss how a person's standards influence his/her goals. Go around the room and have each student describe a talent each has. Discuss how each of these "talents" can be considered a resource and therefore a means of reaching one's goals. Have students list all the environmental resources they can think of. Discuss the implications of a decline in or lack of any one resource in regards to individual and group goals achievement. Refer back to the first activity on this page. Have students prioritize their goals in order of most-important-to-accomplish to least-important-to-accomplish. Have them list three decisions they will have to make in order to achieve their most important goal. How might their decisions change if their goal ranking was different?		

Managing Money - Part I - Section B

G O A L : The students will understand the importance of managing money in a wise, efficient way.

S U B - G O A L : The student will understand the importance of financial planning in helping an individual manage his/her money.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Wise money management means getting maximum satisfaction in return for one's money.	Describe what is in involved in financial planning.	Discuss financial planning and what it includes. View filmstrip, "You've Got to Have a Plan Man!" Complete accompanying activities and discuss the money problems presented in the filmstrip and how financial planning might help to solve these. Have students complete the sentence: "I think financial planning should include..." Discuss the following questions: 1) Should a child have to work for an allowance? 2) At what age should a young person be included in family decisions regarding money? 3) How can effective management of family income reduce tension? 4) Why do some families seem to have more with the same income? 5) How does an individual's or a family's values and goals relate to their management of money?		Thal and Holcombe, Your Family and Its Money. Money Management Institute. Bailard, Biehl and Kaiser, Personal Money Management. Nelson, Personal Money Management: An Objective and Systematic Approach. Phillips and Lane, Personal Finance.
Thoughtful planning for needs and wants, for both long and short term goals, all according to one's values, contributes to greater satisfaction in the use of an individual's or family's income.	Clarify values and recognize that one's values and goals influence financial decisions.	Discuss how clearly defined goals are an aid to the use of resources. Consider how needs, wants and values influence financial decisions. Role play a family establishing some financial goals. Use case studies showing the relationship between individual and family values and goals.		Fane and Fane, A Family. Kassaruian and Robertson, Prospectives in Consumer Behavior. Raths, Harmin and Simon, Values and Teaching. Rudd, Teaching for Changed Attitudes and Values. "Financing a New Partnership," J.C. Penney. "Decision Making," Tips and Topics, V.6,#1,Oct.1965.

Managing Money - Part I - Section B

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C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Explain how different stages in the life cycle affect individual and family goals and bring about changes in spending patterns. Allocate specific amounts of money to be imaginatively spent. (Example: Assume each person has $100. How would she/he spend it?) Evaluate choices. Formulate conclusions about how the life style one chooses influences the need for and use of resources.		
Each individual and family has different sources of income. The amount of money one has at his/her disposal affects the decisions made about the use of that money.	Identify sources of income.	Make a list of resources available for meeting needs and wants in addition to money. Illustrate several ways to save money by producing goods and services for personal use rather than buying them. Prepare a bulletin board on financial resources available to or that could be obtained by families. Discuss ways in which most single persons, young married couples, middle aged couples with children and retired couples secure their income in the local community. Select or construct a personal record sheet and use to keep a list of earnings. Use to estimate future income. Using a case study, calculate the amount of take home pay. Discuss the differences in salary and take home pay.		Fane and Fane, A Challenge of Success. Thal and Holcombe, Your Family and Its Money. "A Guide to Budgeting for the Family," #108, USDA. Consumer Education Kit, Grolier Company.

Managing Money - Part I - Section B

GOAL : The students will understand the importance of managing money in a wise, efficient way.

SUB-GOAL : The student will understand the importance of financial planning in helping an individual manage his/her money.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Have students make an estimate of how much income they will need to maintain the standard of living they desire. Discuss how income varies at different stages of the family life cycle and how this affects how the money can be allocated.		
Understanding how one's money is being spent helps in evaluating use of money.	Determine individual and/or family expenses in order to evaluate spending patterns and estimate future expenses	Define fixed and flexible expenses and give some examples of each. Select or construct a record sheet for keeping account of all expenses. The two major headings should include fixed and flexible expenses. Record individual and/or family expenses for one month. Examine flexible expenses to determine which are wants and which are needs. Discuss case studies of families of various income levels with differing spending patterns. Show examples of both wise and unwise spending. Role play spending situations that are the result of poor financial planning. Suggest ways to avoid these financial problems. Have a lawyer discuss the legal problems of families who spend more money than they earn. Evaluate flexible expenses in terms of personal and family satisfactions. Determine changes that could be made.		Thal and Holcombe, Your Family and Its Money. "Accent/Family Finance Series," Follett Pub. Co. "Money in Your Life," Women's Division Institute of Life Insurance, 1969. "A Resource Kit for Teaching Consumer Education... Spending," CTES.

Managing Money - Part I - Section B

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C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Money management includes planning, controlling and evaluating the use of money.	Recignize the need for a financial plan.	Invite a financial counselor (from bank , credit union, social service agency, etc.) to speak about the problems of individuals who fail to establish plans for managing their money.		
		Use case studies to bring out family budgeting problems and examples of inadequate management of money (include different levels of income).		Britton, Personal Finance. Goble, You and Your Money. Kirk, How to Manage Your Money. Spitze and Katz, Where Does the Money Go? "How to Stretch Your Money," Public Affairs Booklet,1968.
	Evaluate various spending plans and plan a realistic budget for differing income levels and priorities.	Have students tape interviews with people in various stages of the life cycle to learn their approaches to budgeting. Such persons might include a young married couple, a middle aged couple with children, and a senior citizen.		"A Guide to Budgeting for Young Couples" and "Helping Families Manage Their Finances," USDA. "Reaching Financial Goals" and "Your Guide for Teaching Money Management", Money Management Institute.
		Investigate different ways of making a budget.		
		Evaluate sample budgets and state guidelines for setting up a financial plan.		"Stop Leaks in Family Spending," and "Dollar Stretching Practices," 3M Educational Press (transparencies).
		Make a list of spending categories a family must consider when building a spending plan. Look at the various categories and see how these might change in relation to the life cycle. Discuss. Which items are fixed expenses? flexible expenses?		"A Penny Saved," Modern Talking Pictures (film). "Personal Financial Planning," National Consumer Finance Association. "Budgeting," Consumer Education Films - Bailey.
		Divide into groups and develop a financial plan using facts from a real family situation.		"The Money Tree," Hanna-Barbara Productions.
		Prepare game boards and play simulation game -"Balance the Budget."		Forecast, Dec. 1977.
		Discuss the need for an emergency fund and estimate the amount of money necessary for such a fund.		

SAVINGS AND INVESTMENTS

Savings and Investments - Part II- Section A

G O A L : The students will appreciate the value and importance of savings and investments in helping individuals reach financial goals.

S U B - G O A L : The student will gain knowledge in the areas of savings and investment in order to help him/her achieve financial security.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Individuals and families can provide for their own security through carefully planned saving and investment programs to supplement government and employer programs.	Identify reasons for saving and investing.	Define saving, investing and financial security. List and discuss several old sayings about savings and money. For example: "Don't put all your eggs in one basket," "He who buys what he does not want will soon want what he cannot buy," "Money is a good servant, but a bad master," "A man who both spends and saves has both enjoyments," "The real price of everything is the toil and trouble of acquiring it," "Time is money." Discuss reasons families save. What are some reasons families do not reach their savings goals? Why do some families feel they cannot save? Discuss some unexpected expenses which may occur in a family. Relate these events to the old saying, "Saving for a rainy day." Contrast families who save for emergencies and special items with families who do not plan or save. Formulate conclusions. Outline factors to consider in long range plans for financial security. Evaluate savings plans. List what the amount saved each month could buy. Draw conclusions about whether postponing a current pleasure will bring greater satisfaction in the future. Invite representatives from banks, savings and loan associations, insurance companies, mutual funds and investment companies to discuss various aspects of saving and investing.		Britton, Personal Finance. Thal and Holcombe, Your Family and Its Money. Lupher, LAP on Savings and Investments, UNIGRAPH Welhelms, Consumer Economics. Schoenfeld and Natella, The Consumer and His Dollars. "Your Thrift Habits," Calhoun Company (film). "Making Money Work for You," McGraw-Hill(film). "The Body and the Stock Exchange," Modern Talking Pictures (film). "Working Dollars," Modern Talking Pictures (film).

Savings and Investments - Part II - Section A

G O A L : The students will appreciate the value and importance of savings and investments in helping individuals reach financial goals.

S U B - G O A L : The student will gain knowledge in the areas of savings and investments in order to help him/her achieve financial security.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
The understanding of services available by a savings institution should result in greater consumer satisfactions when engaging in financial transactions.	Identify services performed by different savings institutions and demonstrate skill in using these services.	View filmstrips - "The Business of Banking" - and discuss the services that a bank provides and how a bank "makes" money. Investigate and compare quality of services and the charges made for services by various savings institutions. Discuss what other things an individual should consider before choosing a savings institution, i.e. convenience in location and hours, personnel, policies, etc. Read reference material to find out how the Federal Reserve System controls the banks and the flow of money through the economy. Review steps in opening a savings account and complete appropriate banking forms. From a savings pass book determine how much interest has been earned Discuss the different ways interest is compounded. Compare the differences between total interest made on $100 using the different ways of figuring interest. Discuss the function and importance of a safety deposit box. Enumerate the types of loans available from different savings institutions. List all types of checks one can get at a bank. Practice filling out checks. Identify the meaning of information on a check and how it is used.		Guidance Associates. Price et al, General Business For Everyday Living. "Your Money and the Federal Reserve System," FRS. Sullivan, Lap on Personal Checking Accounts, UNIGRAPH. Bersch, Family Finance Unit, Adult Literacy Lab, Anchorage.

GOAL : The students will appreciate the value and importance of savings and investments in helping individuals reach financial goals.

SUB-GOAL : The student will gain knowledge in the areas of savings and investments in order to help him/her achieve financial security.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Demonstrate reconciling a bank statement.		"Your Town," American Banker's Association.
		Discuss the advantages and disadvantges of using checks.		"Paying by Check," American Banker's Association.
Understanding the risks and dollar returns of different types of investments will help the individual decide which investment is best for a particular purpose.	Investigate and evaluate various types of investments.	Discuss the value of investing one's money in land, stocks, bonds, etc. rather than putting it in a savings account. Discuss reasons why individuals or families might wish to invest their money. Discuss reasons why they might not be able to invest. References often say a family should not invest until they have enough income to cover living expenses, ample savings for emergencies and adequate insurance. Do students agree or disagree with this? Explain. Plan a symposium with local banker, an investment broker, a real estate agent, etc. to discuss the advantages and disadvantages of investing money. Follow with a discussion of risks involved in different types of investments and major considerations in making small investments. Let class investigate and report on the different types of investment plans and their features, including get-rich-quick schemes. Have each student select one business firm appearing on the New York Stock Exchange and prepare a brief report of its purpose, type of products or services involved, earnings for the last three years, and potential for future earnings.		

Savings and Investments - Part II - Section A

GOAL : The students will appreciate the value and importance of savings and investments in helping individuals reach financial goals.

SUB-GOAL : The student will gain knowledge in the areas of savings and investments in order to help him/her achieve financial security.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Understanding the risks and dollar returns of different types of investments will help the individual decide which investment is best for a particular purpose.	Investigate and evaluate various types of investments.	Tour a stock exchange or brokerage firm. Listen to a broker explain the stock market and how to go about investing in stock. Invite a real estate agent to discuss property investments often made by individuals and/or families. Check with the school or community library to find weekly and daily publications, corporation reports, reference books, and other sources of information on various investments. Prepare a list of information sources for investors. Appoint a committee to inquire about municipal bonds from the city manager or mayor. Do they have some relation to school bonds? If so, what is it? Discuss. Listen to a superintendent or business manager explain how the school was financed. Discuss with him/her such questions as: When and why were the bonds issued? What is the rate of return on them? Where did the money come from? Give each student $1000 to invest. Have them analyze various investment choices, decide which is best for her/him, and be able to justify the choice made. Have them check the progress of their investments to see if it was a good investment or not.		

Savings and Investments - Part II - Section A

G O A L : The students will appreciate the value and importance of savings and investments in helping individuals reach financial goals.

S U B - G O A L : The student will gain knowledge in the reas of savings and investments in order to help him/her achieve financial security.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Present financial resources and one's financial obligations influence how much it is possible to save. One's needs for funds vary at different stages of the family life cycle. One's values and goals influence how much she/he will save or invest.	Recognize the importance of finding a savings and/or investing plan that fits one's own needs and lifestyle.	Have students develop a list of things they would like to obtain. Rank the items in order of importance and develop a plan for saving to get the item(s) most desired. Read the book - "Mama's Bank Account" by Kathryn McLean. Report on the book to the class and explain how Mama saved for her family. Was it haphazardly or systematically? Why? What were her savings goals? Using a chart which describes different stages of the family life cycle, fill in the major financial needs for each stage. Divide into groups and have each group investigate and list major needs for one of these stages. Discuss how needs and goals change at different stages. Interview retired couples or individuals to find out how each saved money for use today. Ask such questions as: What was your primary method of saving? What types of investments, if any, did you use? Did you plan adequately for your retirement? If it were possible to relive your life, would you have changed your plans for the future? How would you advise a young person concerning savings for future retirement? Discuss results in class. Analyze the savings and investment goals of the couples or individuals. Decide on a suitable savings plan for individuals in each of the following situations: 1) Mary, a high school senior, is saving her allowance for a new outfit. She wants to have enough money in		Britton, Personal Finance. Troelstrup, The Consumer in American Society. Bell and Fallon, Consumer and Homemaking: A Case Study Approach. "Your Money and You," Household Finance (filmstrip). "Your World and Money," Household Finance (filmstrip).

Savings and Investments - Part II - Section A

G O A L : The students will appreciate the value and importance of savings and investments in helping individuals reach financial goals.

S U B - G O A L : The student will gain knowledge in the areas of savings and investments in order to help him/her achieve financial security.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Present financial resources and one's financial obligations influence how much it is possible to save. One's needs for funds vary at different stages of the family life cycle. One's values and goals influence how much she/he will save or invest.	Recognize the importance of finding a savings and/or investing plan that fits one's own needs and life-style.	six weeks. 2) John McGuire is saving money for his retirement in about ten years. 3) The Browns want to keep a small savings account for emergencies. 4) The Stones are saving money to buy Christmas presents. 5) Jerry Smith, a high school freshman, is saving to attend a technical school to study auto repair. Discuss the possible effect of the following on family financial security: illness, accident, inheritance, flood, fire and unemployment. How might individuals and/or families plan for such events?		

Savings and Investments - Part II - Section A

GOAL : The students will appreciate the value and importance of savings and investments in helping individuals reach financial goals.

SUB-GOAL : The student will gain knowledge in the areas of savings and investments in order to help him/her achieve financial security.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Selecting where to save is only possible when an individual is aware of what is available to meet her/his financial objectives.	Identify types of savings institutions and savings plans. Evaluate different types of savings institutions and savings plans.	Invite guest speakers to talk about different types of savings institutions. Make a chart showing the various places where a person can save money. Include rate of return, safety of value and the advantages and disadvantages of each of the different types of savings - Passbook, Certificates of Deposit and any other special savings accounts. Add any other factors students want to learn concerning savings and explain any new terms found. Discuss the chart after it is completed and compare the distinguishing features of each type of savings. Discuss the criteria for choosing a savings institution: 1) Why put savings first and earnings second? 2) What is meant by liquidity? 3) In what circumstances might liquidity be important? 4) How does purpose affect the choice of a savings institution?		Britton, Personal Finance. Schoenfeld and Natella, The Consumer and His Dollars. Thal and Holcombe, Your Family and Its Money. Warmke, Consumer Decision Making. "Be Informed Series - Unit 10 - Banking," New Readers Press.
The understanding of services available by a savings institution should result in greater consumer satisfactions when engaging in financial transactions.	Identify services performed by different savings institutions and demonstrate skill in using these services.	Invite a resource person from a local bank, credit union or savings and loan association to describe the services available at each place. Discuss how each type of service can be beneficial to an individual or family. Prepare a bulletin board of services made available by savings institutions. Take a field trip to a bank, credit union, etc. to learn about the types of services provided by each.		

Savings and Investments - Part II - Section B

GOAL : The students will appreciate the value and importance of savings and investments in helping individuals reach financial goals.

SUB-GOAL : The student will understand the importance of developing a suitable estate plan for disposing of one's assets upon death.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
A will is the legal declaration of a person's intention as to the disposition of his/her property after death. A trust assures one that assets bequeathed to heirs will receive careful and proper management by a trustee who he appoints. Estate planning is a way in which persons can make sure that their wishes are carried out and loved ones provided for in case of death.	Recognize the importance of each person developing an estate plan and understanding procedures involved in planning and disposing of one's estate.	Define estate and list items included in an estate. Identify meaning of legal terms used in planning the disposal of an estate. Discuss the importance of estate planning and implications of no estate planning. Construct a list of items included in the gross estate and a list of items included in the net estate. Have an attorney come in and speak on estate planning. Have him/her interpret the various taxes on an estate. Invite a person to talk on her/his experience of an inheritance being left to her/him with no will. Formulate a list of steps to be taken in making an estate plan. List reasons for writing a will and keeping it up to date. Identify criteria for eligibly of a person to make a will. State qualifications to seek in an administrator of a will and list the duties the administrator performs. State the requirements for a will to be legal in Alaska. From a list of 10 property items, classify according to real and personal property.		Crabtree, You and the Law. Britton, Personal Finance. Troelstrup, The Consumer in American Society. Warmke, Consumer Economic Problems. "Family Money Management," Business News Associates. "Give Yourself a Legal Check-up," Putnam Fund Distributors. "Worksheet for a Will," Putnam Fund Distributors. "Write Your Will," " Record and Location of My Important Papers," "Household Inventory and Net Worth," Cooperative Extension.

Savings and Investments - Part II - Section B

GOAL : The students will appreciate the value and importance of savings and investments in helping individuals reach financial goals.

SUB-GOAL : The student will understand the importance of developing a suitable estate plan for disposing of one's assets upon death.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Estate planning is a way in which persons can make sure that their wishes are carried out and loved ones provided for in case of death.	Recognize the importance of each person developing an extate plan and understanding procedures involved in planning and disposing of one's estate.	Construct a list of definitions for legal terms most frequently used in the writing of a will. Secure a copy of a hypothetical will and use the definitions in interpreting the will. Secure forms for writing a will and prepare own will, disposing of possessions using the necessary terms. Ask classmates to serve as a notary public. Discuss the important records one should have and the ways to keep track of them. Identify three forms of trusts and compare the characteristics of each. Give reasons why a person might establish a trust. Discuss desirable characteristics of a trustee. Have students choose a trustee for himself/herself as though he/she were setting up a trust.		

WISE USE OF CREDIT

Wise Use of Credit - Part III - Section A

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will become aware of factors that influence a person's ability to have credit extended to him/her and will consider the advantages and disadvantages of credit before deciding to use credit.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Consumer credit permits the use of future income to satisfy present needs and wants.	Define credit.	Discuss definitions of credit: 1) "Credit is buying now and paying later." 2) "Credit is a doctor bill." 3) "Credit is a loan." 4) "Credit is paying 'rent' for the use of someone else's money." Prepare a list of all the ways individuals or families use credit. Why did they use the credit?		Garrett and Metzen, You Are A Consumer. "Basic Principles in Family Money and Credit Management," National Consumer Finance Association. "Be Informed on Personal Credit," New Reader Press. Christ, Cash or Credit.
The 3 C's of credit considered in a credit investigation are character, capital and capacity. Credit ratings are established by individuals' performances in fulfilling credit contracts. A satisfactory credit rating is an asset in obtaining further credit. A credit investigation is made to see if the individual has earned the privilege of using consumer credit	Define the 3 C's of credit and describe the relationship between these and a person's credit rating.	Prepare a lecture on the 3 C's of credit, giving examples of each and showing how this relates to a person's ability to get credit extended to him/her. Examine a credit application and list the general characteristics the lender reviews before granting credit. Brainstorm to identify characteristics that make a person a good credit risk such as" paying bills on time, not overextending the use of credit, owning personal property, previous record of credit purchases, stable employment,etc. What factors does a creditor consider before making a loan? What is the relationship to cost of credit to being a good credit risk? a bad credit risk? Prepare a ditto with the following statements and have students list each under the appropriate heading as either an example of character,capital or capacity: 1) well groomed, 2) makes $1200/month, 3) habitually late to work, 4) working at same job for three years, 5) owes $300 in debts, 6) history of poor		"A Resource Kit for Teaching Consumer Education Borrowing," Changing Times Education Service. Local credit bureau or stores which extend credit.

Wise Use of Credit - Part III - Section A

GOAL : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

SUB-GOAL : The student will become aware of factors that influence a person's ability to have credit extended to him/her and will consider the advantages and disadvantages of credit before deciding to use credit.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
A satisfactory credit rating is an asset in obtaining further credit.	Describe the relationship between the three C's of credit and a person's credit rating.	health, 7) has $5000 in savings account, 8) rents an apartment, 9)owns some real estate, 10) spouse works at part time job, 11) overextended amount of credit given, 12) pays bills on time. Formulate conclusions regarding the 3 C's of credit. Debate: Character is more important than capital in receiving a good credit rating." Obtain sample credit applications from local businesses and practice filling them out. What kinds of information are requested? Why do creditors need these types of information? Complete form - "Are You a Good Credit Risk" from filmstrip series "So You Want to Use Credit." Invite a speaker from a local department store or credit agency to discuss credit ratings and wise use of credit. Discuss imolications of a poor credit rating. Establish some guidelines for a person who wants to maintain a good credit rating. Consider the alternatives of a person that could not secure a good credit rating. Discuss what factors about an individual's present situation should be considered before seeking credit. i.e. regularity of income, possibility of income change, possibility of change in expenses, etc.		Wolf, Managing Your Money. Saalbach, Economics for the Consumer. Oppenheim, Consumer Skills. "Consumer Education: Retail Credit Buying," " The Littlest Giant," National Consumer Finance Assoc. Changing Times Education Service.

Wise Use of Credit - Part III - Section B

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will become aware of the different types and sources and credit and know when and where to use each type and/or source.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Types and sources of credit should be carefully investigated for their advantages and disadvantages before the consumer makes a decision to use that type or source of credit.	Formulate a list of the different types and sources of credit and make judgements as to when to use credit, what type to use and the appropriate source for obtaining credit.	Discuss the different types of credit. Categorize them as either open end credit or closed end credit. Determine the types and numbers of lending agencies in the community which provide cash credit. Compile a list of all these agencies and investigate the advantages and disadvantages of each kind of lender and report to the class. Discuss. Visit several local stores to find out what types of sales credit they use. List the stores and the types of credit available at each. Report findings to the class, summarizing the credit plans you listed. Volunteer to research the use of credit cards and report to the class. Summarize the types of credit cards commonly used, advantages and disadvantages of using credit cards and points to remember in using credit cards. Read a credit card agreement to find out what the consumer's responsibilities are in using the credit card. For instance, what should one do if a credit card is lost? View filmstrip - "Who's Responsible" - and discuss implications of having, using and losing a credit card. Complete any or all parts of LAPs on credit and credit cards. List different items families buy on credit or with a loan. Match the items purchased with type of credit or loan used.		Teaching Guide to Teaching Money Management and Credit, Household Finance. "So You Want To Use Credit," Changing Times Educ. Service Campbell, LAPs on Credit and Credit Cards, UNIGRAPH.

Wise Use of Credit - Part III - Section B

GOAL : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

SUB-GOAL : The student will become aware of the different types and sources of credit and know when and where to use each type and/or source.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Types of sources of credit should be carefully investigated for their advantages and disadvantages before the consumer makes a decision to use that type or source of credit.	Formulate a list of the different types and sources of credit and make judgements as to when to use credit, what type to use and the appropriate source for obtaining credit.	Survey local stores for the types of credit offered. Find out which ones have a variation in price, how much the difference is and what additional carrying charges are added on credit sales. Prepare a chart listing the different sources of consumer credit, a description of the type(s) of credit offered and interest charge on each(don't forget insurance policies). Define installment credit. How does it differ from revolving charge accounts or regular charge accounts? Invite a credit counselor from a department store to explain installment contracts, their use and misuse. Examine a sample installment contract. Explain what the various clauses mean and what can happen if the consumer is not informed about what the clauses mean before signing the contract. Discuss the advantages and disadvantages of using different sources of loans. Have students shop for an item they would like to have. Find out the cost of the item if it was purchased with cash or with credit. Which method would they choose to use to pay for the item and justify choice. Have students discuss perils of dealing with usurious lenders and examine differences between reputable and disreputable creditors. Make a checklist		"Be Informed - Personal Credit," New Reader's Press. "Consumer Credit and You," Educational Services Division. "Consumer and Credit in Our Society," "Credit: When Where and How," "Making Credit Decisions," Co-ed Forecast Teaching Aids. "Facts You Should Know About Your Credit," BBB. "It's Your Credit - Manage It Wisely," HFC(booklet).

Wise Use of Credit - Part III - Section B

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will becomw aware of the different types and sources of credit and know when and where to use each type and/or source.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Types and sources of credit should be carefully investigated for their advantages and disadvantages before the consumer makes a decision to use that type or source of credit.	Formulate a list of the different types and sources of credit and make judgements as to when to use credit, what type to use and the appropriate source for obtaining credit.	for shopping for credit. Discuss appropriate action to take when encountering dishonest credit practices. Brainstorm sources of credit that are not commonly considered. Discuss advantages and disadvantages of each source. Discuss how the "Truth in Lending Law" helps the consumer when shopping for credit.		"How the Truth in Lending Law Helps You," CUNA.

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Wise Use of Credit - Part III - Section C

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will understand the implications of the fact that credit costs money.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
The cost of credit depends on a combination of factors.	Name factors influencing the cost of credit.	Discuss how each of the following affects the cost of credit: 1) source of credit 2) amount of money borrowed 3) length of time borrowed 4) ability of borrower to repay 5) collateral or security offered 6) costs other than finance charges 7) amount of money available for loans 8) business conditions Invite a resource person to explain why credit costs vary. Discuss costs other than finance charges that might be included in a credit transaction. Determine whether these costs are voluntary or involuntary in different situations and why they are included in the annual percentage rate.		Britton, Personal Finance. Price, General Business for Everyday Living. Warmke, Wyllie, Wilson and Eyster, Consumer Economic Problems.
The total cost of credit depends on who you borrow from, the amount of money you borrow, length of time you borrow it, your ability to repay, risk the creditor takes, what security you can offer, and your reputation for paying bills.	Determine the dollar cost of credit. Understand the meaning and importance of the term annual percentage rate(APR).	Secure and examine contracts from various stores and lending agencies to determine the cost of credit. Using specific problems (such as buying a car), figure the dollar cost of credit. View filmstrip - The Cost of Credit - and discuss the problems a consumer can get into if he/she is not informed on the costs of credit. Use examples to show that the dollar cost of credit is the difference between the cash and credit price. Define annual percentage rate. Show examples of contracts with rate circled in red. Show students how annual percentage rate is figured.		Guidance Associates.

Wise Use of Credit - Part III - Section C

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will understand the implications of the fact that credit costs money.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
The Truth-In-Lending Bill requires that lenders state the credit cost in dollars and in annual percentage rate.	Determine the dollar cost of credit. Understand the meaning and importance of the term annual percentage rate(APR).	Hand out cost comparison sheets and have students figure dollar costs and APRs for two problem situations. Discuss how the consumer is made aware of credit costs. Obtain figures from a number of different lending agencies and put findings on a transparency. Discuss: How did the size and length of payments affect the collar cost? What is the advantage of a large down payment? What are possible disadvantges? Compare the dollar cost and APR of credit from different lending agencies. Discuss store policies which might be more important than the cost of credit in the long run, i.e. guarantees, returns policy, etc. Debate: Sellers want consumers to use cash. Explain add-on charges on percentage by month basis. Read and discuss articles or information pertaining to the Truth-In-Lending Law and why this law is so important to the consumer buying on credit. Have students work in pairs and choose one item, such as a bicycle, stereo or hair dryer, which one might buy on credit. Shop for this item and determine the cost of using credit. Obtain information from three stores or agencies where the credit could be obtained.		Schoenfeld and Natella, The Consumer and His Dollars. Troelstrup, The Consumer in American Society. "Teaching Guide for Teaching Credit," Household Finance. "A Resource Kit For Teaching Consumer Education - Borrowing," Changing Times Education Service. "How Much the Stores Add On," National Retail Merchants Assoc.

Wise Use of Credit - Part III - Section D

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will become knowledgeable about legislation pertaining to use of credit and understand the functions of a credit bureau.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Legislation pertaining to credit has been passed to enable the consumer to compare costs of credit as well as protect himself/herself from usurious lenders.	List and describe federal and state laws which regulate consumer credit.	Have students investigate federal and state consumer credit laws and report on: 1) provisions of the laws 2) ways they protect consumers 3) methods of enforcing the laws Discuss with the class the Federal Truth-In-Lending Law: 1) What are its major points? 2) How does it help the consumer? How does it help those who lend money or offer credit? 3) Do you think there are any disadvantages for the consumer? For the creditor? 4) What responsibilities does the consumer have in relation to this law? What responsibilities does the creditor have? 5) Do you think most consumers are aware of this law? Why or why not? Outline those things which must be included in a credit contract under the Truth-In-Lending Law: 1) cash price, 2) cash down payment, 3) trade-in(if any), 4) total down payment, 5) amount financed, 6) finance charge, 7) APR, 8) date finance charge begins to accrue, 9) number, amount and due dates of payments, 10) description of security interest, 11) policy regarding early payment.		"What You Ought To Know About the Truth-In-Lending Law," Better Business Bureau. "Truth-in-Lending: What It Means for Consumer Credit," Federal Reserve Bank. "Truth-In-Lending: What It Means to You," Credit Union National Association.
	Evaluate the adequacy of a credit transaction in terms of laws regulating interest rates and disclosure information.	Examine sample credit contracts to determine if disclosure requirements of the Truth-In-Lending Law have been met.		

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will become knowledgeable about legislation pertaining to use of credit and understand the functions of a credit bureau.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACITIVITES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Legislation pertaining to credit has been passed to enable the consumer to compare costs of credit as well as protect himself/herself from usurious lenders.	Determine rights and responsibilities of consumers under provisions of credit laws.	Use a chart to show statutory maximum small loan rates in Alaska. Discuss what a consumer should do if she/he feels the rate given is over the maximum and where a person can get such information. Use case studies to determine how credit laws operate. For instances where violations occur, discuss how the consumer should get assistance. Use cases disclosed by radio, T.V. and newspapers as basis for discussion regarding current credit law violations. Have students role play situations involving cancellations of credit contracts to determine advantages and disadvantges of the right to cancel. Ask students to relate experiences or find articles on and abuses of credit cards. Discuss the consumer's rights and responsibilities in relation to credit card transactions. Read and discuss rescission provisions relating to home solicitation sales found in Truth-In-Lending Law and Federal Trade Regulations.		
A credit bureau is an agency specializing in collecting information on people who use credit.	Understand the functions of a credit bureau.	Have a credit bureau official come to class to speak about the function(s) of a credit buruea. Possible questions for discussion: 1) Why is a credit bureau needed? 2) Who belongs to a credit bureau? 3) What are the purposes of a credit bureau?		

Wise Use of Credit - Part III - Section D

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will become knowledgeable about legislation pertaining to use of credit and understand the functions of a credit bureau.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
A credit bureau is an agency specializing in collecting information on people who use credit.	Understand the functions of a credit bureau.	4) What are the advantages to the consumer? 5) What information does the credit bureau collect on individuals? 6) Can an individual review his/her own credit report? 7) How would you describe a poor credit risk? 8) What is a credit record and how is it used? 9) How important is a credit record? 10) How does a person protect her/his credit record? 11) Can an individual improve his/her credit record by moving to a different town? Review a copy or summary of the Fair Credit Reporting Act and discuss ways it protects consumers. Use case studies and problem situations to determine: 1) legal recourse for consumers using credit 2) actions which help or harm a credit record 3) effects of filing bankruptcy on individuals ability to get credit later on		

Wise Use of Credit - Part III - Section E

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will recognize the difference between using credit wisely and unwisely.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
The use one makes of credit determines whether it is an advantage or disadvantage.	List and describe advantages and disadvantages for using credit.	Compile a list of advantages and disadvantages from information previously covered in this unit. Divide class into small groups to list advantages, disadvantages, in using credit and alternatives in given situations (to buy a car, education, furniture, vacation, etc.) Report on findings. Role play family situations concerning the use or unwise use of credit. For example - too much use of credit which results in repossession or deficiency judgements, a furnace blows up because the family would not use credit to finance its repair, etc. From the list of advantages and disadvantages to using credit, formulate a list of "Do's and Don'ts" concerning credit. View filmstrip - Too Much of a Good Thing. Discuss what can happen if individuals abuse credit.		Britton, Personal Finance. Reich, Levy, Feldman, Basic Retailing and Distribution. Schoenfeld and Natella, The Consumer and His Dollars. "How to Use Consumer Credit Wisely," International Consumer Credit Assn. "Using Our Credit Intelligently," National Foundation for Consumer Credit. "So You Want to Use Credit," Changing Times Education Service.
You should manage credit and not allow credit to manage you.	Recognize the procedures for using credit wisely	Discuss how the misuse of credit can cause or contribute to family financial problems. Ask a lawyer or social case worker to relate true situations in misuse of credit and the consequences. Find out what were the causes and some possible alternatives open to the families or individuals. Analyze advertisements to see how merchants encourage people to overbuy and abuse credit.		

Wise Use of Credit - Part III - Section E

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will recognize the difference between using credit wisely and unwisely.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		List steps that lenders or sellers take to discourage families or individuals from abusing credit. Evaluate guidelines set for amounts of credit families can afford. Think of instances where the guidelines may not apply. What can happen if these guidelines allow no flexibility in family budgeting? Write two case studies. In one, describe a family or an individual using credit wisely. In the second, describe unwise use of credit by a family or an individual who overextends credit use. Indicate attitudes which contribute to the way your subjects use credit. Point out the benefits from wise use and the problems from unwise use of credit.		
Knowledge of the responsibilities of the lender and the borrower influence decisions involving wise use of credit.	Determine responsibilities of consumer using credit and creditor granting credit.	Brainstorm the responsibilities of: 1) the consumer to the creditor 2) the consumer to himself/herself 3) the creditor to the consumer Have students develop a skit illustrating obligations and responsibilities of using credit in different situations. Prepare and present a panel discussion covering the following points: 1) the responsibilities of the borrower to the lender 2) the problems of the lender 3) Should you always pay as you go? 4) Is buying on credit really a way of saving? 5) Is it always cheaper to pay cash?		

Wise Use of Credit - Part III - Section E

G O A L : The students will understand how credit can be used to help individuals and families achieve and maintain a satisfying life style.

S U B - G O A L : The student will recognize the difference between using credit wisely and unwisely.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Credit problems, as difficult as they may seem for some, can be cured. Many communities have agencies which counsel families with money problems.	Determine alternatives and sources of assistance for consumers with credit problems.	Discuss factors which may cause an individual or family to assume more credit than can be managed. Present alternatives a family may choose when it has overextended its credit use and cannot pay all its bills. List pro's and con's of such alternatives as refinancing, debt consolidation, credit counseling, debt adjustment and declaration of bankruptcy. Have students investigate and report on debt adjustment services: 1) Who sponsors them? 2) How do they function? 3) What costs are involved? 4) How can they be evaluated? 5) What are some alternatives to debt pooling? 6) Under what circumstances would debt adjustment be advisable? 7) When would debt adjustments services be advisable? Invite a counselor from a credit counseling agency to discuss how people can protect their credit ratings and what to do about credit problems. Invite a lawyer to speak on bankruptcy; visit a bankruptcy court. Invite a creditor to discuss effects of bankruptcy on the family and community.		

INSURANCE

Insurance - Part IV

G O A L : The students will understand the importance of including insurance as a major part of their financial planning.

S U B - G O A L : The student will investigate and evaluate the different types of insurance available and determine the need for insurance in varying situations.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Insurance is a way of sharing economic losses.	State basic insurance facts.	Define insurance and terms used to discuss insurance. Discuss insurance as protection and insurance as an investment. List and define the types of risks that insurance is designed to protect against. Have students compose a humorous skit illustrating all the different risks a person might run into in one day if she/he were unfortunate enough. Have class discuss the concept of insurance and decide the type best for each risk. Study references to gain information concerning insurance. Begin a vocabulary list of insurance terms, such as premium, liability, group insurance, policy, policyholder, benefits, coverage, beneficiary, etc. Listen to an insurance agent explain the following: What is insurance? What are the benefits of insurance? What is the difference between a group policy and an individual policy? What are the advantages and disadvantages of each? What risks can be covered by insurance? What is the range of normal insurance costs? What are the current laws that regulate insurance agents and companies? What is the function of a state insurance board? View film - "Buying Insurance." Study references to learn the role of insurance in providing family security. Discuss reasons families need insurance.		Denenberg, Shopper's Guide to Insurance: A Series of Tips on How to Shop and Save on Insurance. "Protecting Your Future," Activity Sheets, Institute of Life Insurance. Schoenfield and Natella, The Consumer and His Dollars. Thal and Halcombe, Your Family and Its Money. Warmke, Wyllie, Sellers, Consumer Decision Making. Troelstrup, The Consumer in American Society. Price et al, General Business for Everyday Living. McGraw-Hill.

Insurance - Part IV

G O A L : The students will understand the importance of including insurance as a major part of their financial planning.

S U B - G O A L : The student will investigate and evaluate the different types of insurance available and determine the need for insurance in varying situations.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Listen to an insurance agent explain what he/she considers the minimum amounts of insurance families need at various stages of the family life cycle.		
There are several types of insurance available.	List types of insurance.	Have students list different risks around the home. After each, name the type of insurance which protects against this loss. Discuss the types of insurance coverage available at a place of work. What are the advantages of a group policy over an individual one?		
Life insurance				
Life insurance provides forced savings for demands of certain stages in the family life cycle and special financial needs or emergencies.	Investigate the types of protection available and identify factors to keep in mind in purchasing life insurance.	Do research to find out what the following types of life insurance policies include: 1) ordinary term life 2) ordinary straight life 3) limited payment 4) endowment 5) retirement income 6) group life Have an insurance agent come and talk about the variations of basic life insurance plans and types of coverage needed by single individuals, families with young children and a senior citizen. Share examples of risk encountered each day. Identify who in the family should be insured for greatest amount and why. Listen to an insurance expert explain what she/he feels is the minimum amount of life insurance a person needs to carry in various stages of the family life cycle. Ask the expert to answer some of the following questions:		"Money in Your Life", Women's Division, Institute of Life Insurance. "If Anything Happens to Me: A Unit on Life Insurance" Modern Consumer Education, Grolier Educational Corp. "Buying Life Insurance That Pays Dividends?" Changing Times, May 1972. "Life Insurance Fact Book," "A Date With Your Future," and "Catalog of Teaching Aids on Life and Health Insurance," Institute of Life Insurance. "Life Insurance Answer Book," American Council of Life Insurance.

Insurance - Part IV

G O A L : The students will understand the importance of including insurance as a major part of their financial planning.

S U B - G O A L : The student will investigate and evaluate the different types of insurance available and determine the need for insurance in varying situations.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Life insurance provides forced savings for demands of certain stages in the family life cycle and special financial needs or emergencies.	Investigate the types of protection available and identify factors to keep in mind in purchasing life insurance.	1) Who needs life insurance? 2) What is life insurance? 3) Should a mother carry life insurance? 4) Whould children in the family have life insurance coverage? 5) What are the advantages in adult life of having had insurance coverage as a child? 6) How should life insurance premiums be paid? 7) Do you feel families carry enough insurance? 8) Do people buy insurance for investments? Is it a wise practice? 9) What are the advantages of group life insurance to the employee? the employer? 10) Would a person need to buy additional insurance if she/he is already covered by a group policy? 11) Why is it important to select an insurance agent with care? Figure cost variation on insurance policies taken out at different ages. Assume a person purchased a $25,000 ordinary life insurance policy at age 25. Figure cash value at age 65. Calculate difference in placing same amount of money on savings at 6% interest. Present descriptions of several different family situations and let the class advise the family as to the amount and type of policy to purchase. Work in small groups to develop guidelines that would help an inexperienced shopper select life insurance wisely. Include a list of the sources where		"How Much Life Insurance Do You Need?" Changing Times, January 1972. Denenberg, Shopper's Guide to Insurance: A Series of Tips on How to Shop and Save on Insurance. "Protecting Your Future," Activity Sheets, Institute of Life Insurance.

Insurance - Part IV

G O A L : The students will understand the importance of including insurance as a major part of their financial planning.

S U B - G O A L : The student will investigate and evaluate the different types of insurance available and determine the need for insurance in varying situations.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Life insurance provides forced savings for demands of certain stages in the family life cycle and special financial needs or emergencies.	Investigate the types of protection available and identify factors to keep in mind in purchasing life insurance.	one can obtain information to judge the reputation and standing of a life insurance company. What is meant by a Certified Life Underwriter? Ask an insurance agent to check over the guidelines to see if he/she Discuss how the following affects the proper amount of insurance an individual or family should carry: 1) present family standard of living 2) amount of salary, other income, and property of the insured 3) amount of income and property of dependents 4) number and ages of dependents View the following filmstrips: 1) The Life Insurance Story 2) How Life Insurance Operates		Primaverg, Life Insurance - LAP by UNIGRAPH. Institute of Life Insurance
Health and accident insurance The purpose of buying health and accident insurance is to protect the individual or family against the financial hazards of unpredictable illness or accidents.	Describe the general functions of health and accident insurance and suggest guidelines for making judgements regarding amount of covereage one needs and can afford.	Discuss what coverage is generally included in health and accident insurance. Invite an insurance agent to discuss the different types of health and accident insurance. Also have him/her discuss group policies. Secure a health insurance contract and identify the benefits provided. Find out what types of illness or accidents are excluded in any one policy and whether or not a particular policy can be cancelled.		Chernik, The Consumer's Guide to Insurance Buying. "Be Informed: Health Insurance Protection," New Reader's Press. "The New ABC's of Health Insurance," Women's Division of Institute of Life Insurance.

86

87

Insurance - Part IV

G O A L : The students will understand the importance of including insurance as a major part of their financial planning.

S U B - G O A L : The student will investigate and evaluate the different types of insurance available and determine the need for insurance in varying situations.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
The purpose of buying health and accident insurance is to protect the individual or family against the financial hazards of unpredictable illness or accidents.	Describe the general functions of health and accident insurance and suggest guidelines for making judgements regarding amount of coverage one needs and can afford.	Divide into teams and do research on topics such as: 1) coverage provided by Blue Cross and Blue Shield 2) major medical insurance 3) comprehensive health programs 4) average medical expenditures of families in various classes 5) loss of income policies and necessity of having this included Prepare a chart showing amount of coverage one can afford on a given income and various types of policies and their coverage and cost. Research and prepare a handout on information a consumer should consider in deciding what health insurance protection is needed. Study references to determine the major reasons for health insurance, the different kinds of organizations which provide health insurance, the different kinds of health insurance policies available, and the factors which contribute to the cost of health insurance. Discuss what is meant by the term "a deductible clause" and how this affects the cost of insurance. Discuss with students the rapidly rising costs in the U.S. and the growing belief that the government should play a more active role in assuring a more adequate distribution of health services. Have students research various proposals for health care delivery systems and health care delivery systems that are in use at present; then		"Our Family's Health Insurance," Women's Division of Institute of Life Insurance. "Guide to Your Disability Income Insurance," Health Insurance Institute. "Dollars for Health," Institute of Life Insurance(film). "Dollars for Security," Institute of Life Insurance, (film). Primaverg, Health and Homeowners Insurance, LAP by UNIGRAPH. "Case for National Health Insur Insurance," Saturday Review, August 22, 1970. "Debate Over National Health," Time, October 12, 1970.

GOAL : The students will understand the importance of including insurance as a major part of their financial planning.

SUB-GOAL : The student will investigate and evaluate the different types of insurance available and determine the need for insurance in varying situations.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		then write a paper on what they believe would be the best solution to the country's problem of inadequate health care for all. Or, as an alternative, have students debate: The government should provide health care for all vs. Individuals should be responsible for their own health care. Analyze advertisements for health insurance to determine possible limits, cost and possible misrepresentation. Find out if the school has accident insurance. If so, ask the principal or proper authority to discuss why he or she feels students should carry this type of insurance. Also find out how many claims have been made by students in the school and how much money has been paid on these claims.		
Government insurance programs Social Security, Medicare and Medicaid are government programs which help provide a basis for financial security for individuals and families.	Recognize the purpose of government insurance programs, their protection and benefits.	Secure and review pamphlets on social security, Medicare and Medicaid from the Department of Health, Education and Welfare. Discuss the pros and cons of any of these insurance programs. Interview an elderly person receiving social security, medicare or medicaid benefits. Find out adjustments made for cost of living increases, other earnings, if any, coverage of spouse, etc. Read about the history of these governmental insurance programs to find out why they were begun, when the program began, what changes have been and are being made in the programs, etc		"Social Security Information for Young Families," U.S. Government Printing Office. Cass, Your Family and Your Job. Cass, Live and Learn. "The Social Security Story," "You and Medicare, Social Security Administration (film).

Insurance - Part IV

G O A L : The students will understand the importance of including insurance as a major part of their financial planning.

S U B - G O A L : The student will investigate and evaluate the different types of insurance available and determine the need for insurance in varying situations.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Workmen's Compensation Workmen's Compensation provides pay and medical help for injured workers, and pensions to their dependents in cases where death occurs as a result of an injury on the job.	Understand the meaning of Workmen's Compensation and how to apply for benefits in case of an accident or injury on the job.	Define Workmen's Compensation and list benefits this type of protection will provide to a worker. Discuss jobs covered by workmen's Compensation, reasons for having this type of protection, who pays the cost of this protection and what laws govern and regulate this program. Interview a local employer about his/her workmen's compensation program. Discuss costs involved, whether he/she believes it is a worthwhile investment of money, what claims if any, have been made regarding workmen's compensation, etc. Identify an individual who has received benefits from workmen's compensation. Ask about amount, length of period, type of injury, and satisfactions derived from benefits received.		Donaldson and Pfahl, Personal Finance. The World Book Encyclopedia. "Dollar Sense," Scholastic Book Service (booklet).
Property insurance A person can protect her/his property and family through the purchase of a number of different kinds of insurance policies or the package type policy.	Understand the function of property insurance, types of coverage available, and their benefit to the consumer.	Invite a guest speaker to discuss types of property insurance. Identify and discuss types of property covered. Compile a list of newspaper clippings and personal experiences relating risks and losses that can be incurred by the home owner. Examine various types of policies and compare for cost and coverage.		"Insurance for the Home," Insurance Information Institute. "A Family Guide to Property and Liability Insurance," Insurance Information Institute. Price et al, General Business for Everyday Living.

Insurance - Part IV

G O A L : The students will understand the importance of including insurance as a major part of their financial planning.

S U B - G O A L : The student will investigate and evaluate the different types of insurance available and determine the need for insurance in varying situations.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
A person can protect her/his property and family through the purchase of a number of different kinds of insurance policies or the package type policy.	Understand the function of property insurance, types of coverage available, and their benefit to the consumer.	Have students list their most treasured item they own. Ask them if they would insure this item and why or why not. Have them estimate the original cost of the item and its currect replacement value. Study references to learn about property and liability insurance. What is the purpose of property insurance? liability insurance? What is real property? What is the greatest risk to property? List the risks which are covered by property insurance. Did the list include fire and lightning, windstorm and hail, burglary and theft, vehicle damage, smoke, vandalism, falling objects, explosion, riot and commotion? What is extended coverage? What is a homeowner's policy? renter's or tenant's policy? What is public liability insurance? Study examples of property insurance policies. Summarize the basic differences in the policies. Identify factors which influence the cost of property insurance. Listen to an insurance agent discuss how insurance values are set on property Ask the individual to include specific examples of personal and real property insured for different reasons. Discuss why a "household inventory" is a good investment of time in regards to making a claim on one's policy.		"Property and Liability Insurance," Changing Times Education Service(kit). "Patterns for Protection," Insurance Information Institute (film). Thal and Halcombe, Your Family and Its Money. Warmke, Wyllie and Sellers, Consumer Decision Making.

Insurance - Part IV

G O A L : The students will understand the importance of including insurance as a major part of their financial planning.

S U B - G O A L : The student will investigate and evaluate the different types of insurance available and determine the need for insurance in varying situations.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Automobile insurance Lack of proper automobile liability coverage could result in serious financial difficulty and/or loss of driving privileges.	Recognize the function of automobile insurance, identify the coverage needed and analyze various policies.	Invite guest speakers from insurance companies to discuss automobile insurance. Study the local newspapers to find out the number of accidents reported for a three day period. Note the number of persons, by ages, involved. Discuss causes and who is responsible. Draw conclusions from the discussion in regards to the necessity of auto insurance and how rates may differ depending on different situations and individuals. Define the following terms and cite examples where each have benefited the individual with the type of coverage: 1) liability 10-20-5, 50-100-5 2) uninsured motorist 3) collision - $50 deductible 4) comprehensive 5) medical payments 6) no-fault insurance Identify states that require the driver to carry liability insurance. List requirements of other states. Research and explain no-fault insurance in a report to the class. Answer such questions as: What is no-fault insurance? What are its advantages? disadvantages? Where is no-fault insurance currently available? What is Personal Injury Protection (PIP) coverage? Is this type of insurance available in Alaska? Formulate a list of special features in auto insurance and show relationship to cost such as:		Levy, Feldman, Sasserath, The Consumer in the Marketplace. Thal and Holcombe, Your Family and Its Money. "Car Insurance," Modern Consumer Education, Grolier Educational Corp. "Price et al, General Business for Everyday Living. MacDonald and Primaverg, Financing and Insuring a Car, LAP by UNIGRAPH.

Insurance - Part IV

GOAL : The students will understand the importance of including insurance as a major part of their financial planning.

SUB-GOAL : The student will investigate and evaluate the different types of insurance available and determine the need for insurance in varying situations.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Lack of proper automobile liability coverage could result in serious financial difficulty and/or loss of driving privileges.	Recognize the function of automobile insurance, identify the coverage needed and analyze various policies.	1) deductible 2) family policy 3) special policy List and discuss factors which determine the premium rate on an automobile insurance policy. Discuss how good grades and driver's education affect the cost of a premium for a young adult. Read and interpret the meaning of an auto insurance policy. Study handbooks for insurance policyholders and insurance policies to learn what insurance companies advise their policyholders to do in case of an automobile accident. List in order the procedures to follow when an accident does occur such as getting names and addresses of the occupants in the other car involved, names of injured persons, names and addresses of witnesses, etc. Research and present a report on the different types of auto insurance available. Debate the topic: Every driver should be required to carry liability insurance. Role play filing a claim with an insurance company. Discuss how having an accident or getting a ticket affects the cost of an individual's insurance premium.		"How to Get Your Money's Worth," Better Business Bureau. "A Summary Chart of Automobile Insurance Coverage," "Every Ten Minutes," Institute of Life Insurance. "Automobile Insurance," Insurance Information Institute.

Insurance - Part IV

G O A L : The students will understand the importance of including insurance as a major part of their financial planning.

S U B - G O A L : The student will investigate and evaluate various insurance companies to compare costs, services and reputability.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Insurance companies Before investing in a particular insurance policy, compare agents, companies, rates and policies.	Recognize differences among insurance companies and understand characteristics of a reputable company and insurance agent.	Invite a reputable insurance agent to discuss differences among the various types of companies and why these exist. Ask him/her to identify the qualities one looks for in agents to represent the company. Explain the meaning of stock company and mutual insurance company. How do these differ from regular insurance companies? Prepare a report on: "One should buy insurance rather than be sold a policy." Compare the cost of the same coverage with three different companies. Explain the difference in cost. Set up criteria for selecting an insurance company and an insurance agent. Investigate and prepare a report on agencies and laws governing insurance companies within the state of Alaska.		

UNDERSTANDING TAXES

Understanding Taxes - Part V - Section A

G O A L : The students will gain knowledge of the taxation process and will understand the necessity of and uses of taxes.

S U B - G O A L : The student will list and describe types of taxes and identify the purpose of these different types of taxes.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Taxes are the main source of government revenue. Paying taxes is a responsibility of American citizens.	Define taxation.	Discuss the principle of taxation. Refer to references or to the dictionary to find a definition of taxes.		Smith and Pratt, Time-Life Book of Family Finance. "Be Informed on Taxes," New Reader's Press. "Understanding Taxes," pub.21, Department of Treasury, IRS. "Your Federal Income Tax," IRS. "Introduction to Social Security taxes," Social Security Administration.
	Describe different types of taxes and state purposes for these taxes.	Draw a circle to represent "the Government Dollar" and fill in sections showing where the money comes from. Make a list of the types of taxes. Include property, personal, social security, income, estate, inheritance, gift, excise, tariff and general sales taxes. List special taxes such as gas, liquor and legal stamps. Discuss the differences between these taxes. Discuss services demanded by citizens that are paid for by taxes. Which of these are desirable in the students' estimation and which are not. Would they be willing to give any of these up if it meant a tax reduction? View film - Money Talks - and review the history of taxation. Have things changed much since taxes were first introduced? How has the concept of taxation followed the course of the nation's growth?		Internal Revenue Service.
All citizens benefit from the tax dollar. Services provided by all levels of government are paid for by tax payers.	Explain how tax dollars are allocated and benefit individuals and families.	Draw a circle representing a tax dollar and fill in the sections to show how the tax dollar is spent. Discuss benefits received from the Federal, State and Local tax dollar. List the kinds of protection individuals receive as a result of taxes such as police protection, protection against fires, pollution of air or water, unsafe food, etc. Predict the outcome		

Understanding Taxes - Part V - Section A

GOAL: The students will gain knowledge of the taxation process and will understand the necessity for and uses of taxes.

SUB-GOAL: The student will list and describe types of taxes and identify the purpose and benefits of these different types of taxes.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Services provided by all levels of government are paid for by tax payers.	Explain how tax dollars are allocated and benefit individuals and families.	of the society if these were not provided through taxes. Find a cartoon, editorial or quotation concerning taxes and their benefits. Explain the message of the item found. Interview the school principal, superintendent, or business manager to find out if the school receives any financial aid as a result of taxes, and the amount of school tax paid by the community. Find out how taxes pay for school supplies, buses, food, salaries, and building upkeep. What is the cost per pupil? Discuss this cost in terms of financing an education. Could each student afford to pay this cost each year? Discuss the statement of Oliver Wendell Holmes, Jr., "Taxes are what we pay for civilized society." Point out in a written or oral report the different ways the government, through the use of taxes, provides financial assistance to individuals, families, businesses and international aid to other countries. Check any pending legislation to see what affect it will have on taxes - either increasing taxes or changing the allocation of taxes.		Oppenheim, Consumer Skills. Wolf, Managing Your Money.

Understanding Taxes - Part V - Section B

GOAL : The students will gain knowledge of the taxation process and will understand the necessity for and uses of taxes.

SUB-GOAL : The student will understand factors affecting income taxes and will be able to complete an income tax return.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
An income tax is a tax levied directly on income. The federal tax laws require that an income tax be paid both by individuals and corportionas. The federal income tax is the largest and most important tax for most people.	Identify those individuals who must file an income tax return.	Discuss the Tax Reform Act of 1969 and 1976 in regards to who must file an income tax return. Define deductions and exemptions and discuss how these will affect whether or not an individual will file a return. Discuss "earned income credit" and "personal exemption credit" as each affects whether or not an individual files a return.		Bersch, Family Finance Unit, Adult Literacy Lab, Anchorage.
	Demonstrate ability to fill out an income tax return.	Obtain copies of tax forms 1040 and 1040A. Compare these two forms and determine when each should be used. Using case studies, fill out the short form 1040A. Become familiar with tax tables and the differences between filing single, married/separately and married/jointly. Show how information on W-2 form is used in filling out the form. Summarize rules and guidelines for filing tax returns. Discuss types of records an individual needs to keep in order to file an income tax return. How long should the records be kept? Discuss why records are necessary when claiming deductions.		
The Internal Revenue Serivce provides assistance and advice on figuring and filing income tax free of charge to those who ask for their service.	Discover sources of assistance and information regarding income tax returns.	Research to discover sources of assistance and information for the consumer when preparing an income tax return. What sources are free? To whom is assistance and information available? How is it obtained? What services and publications are available from the IRS to help an individual in filing tax forms.		

PURCHASING OF GOODS AND SERVICES

Purchasing of Goods and Services - Part VI - Section A

G O A L : Upon completion of this unit, the students will sharpen their shopping skills, learn to use their resources wisely and learn how to get the most for their time, energy and dollars.

S U B - G O A L : The student will become aware of the different factors that influence decisions, and will acquire and apply these decision-making skills when purchasing goods and services.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Each day, people make choices about their lives. Many of these decisions call for thought, opinions and action. Some of the decisions which people make are about familiar matter, others are about new situations. People make choices about casual as well as important experiences.	Identify situations that required decision making skills. Make some generalizations about decisions.	Have students brainstorm to list situations which include decisions that must be made. Hold a discussion to see what conclusions students can draw about decisions (such as making decisions permeates all aspects of living; some decisions require more consideration than others; some decisions are made by individuals, others by a group; the bases on which decisions are made may be rational, emotional, prejudicial, from habit, etc.). Have students make a class list of these conclusions and keep it for future reference. Assign readings about decisions and have students discuss what they read and add to their list of "conclusions" about decisions.		"Decision Making," Cassettes Unlimited (filmstrip).
	Describe some bases on which decision are made. Describe some processes for making decisons. Recognize that decisions are not made in a vacuum, but involve many different factors.	Have class read selected short stories, selections from books, case studies, and/or magazine and newspaper articles and anlyze the bases on which decision(s) were made. Also have then discuss how the individual(s) went about making the decision(s). Have each student list several decisions she/he made recently and state whether each decision was made on the basis of emotion, rational thinking, intuition, prejudice, habit, chance, or other basis. Also ask them to describe the process (if they can do so) they followed for making these decisions. Collect the lists for future reference. Have students play "Taking a Space Walk" and answer questions related to the game.		Bratton, Home Management Is... Part Two, especially Ch.9. Thomas, Teacher's Guide and Transparency Program for Home Management Is... FHA, "Decisions" "Decision Making," Cassettes Unlimited (filmstrip). "The Rational Decision Making Process," 3M Co. "Decisions and Outcomes," (booklet). Eshelman, Ready or Not, Part 5 Current issues of Co-ed, Reader's Digest, Seventeen, Family Circle, Good Housekeeping. Green, Teacher's Guide for Decisions in Living.

Purchasing of Goods and Services - Part VI - Section A

G O A L : Upon completion of this unit, the students will sharpen their shopping skills, learn to use their resources wisely and learn how to get the most for their time, energy and dollars.

S U B - G O A L : The student will become aware of the different factors that influence decisions and will acquire and appiy these decision-making skills when purchasing goods and services.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Each day, people make choices about their lives. Many of these decisions call for thought, opinions and action. Some of the decisions which people make are about familiar matter, others are about new situations. People make choices about casual as well as important experiences.	Recognize that decisions are not made in a vacuum, but involve many different factors.	Discuss societal influences on the consumer such as the economy, technology ecological concerns, status, etc. Have students divide into groups and study the effects of these societal influences. Discuss: What consumption habits must consumers change before a better environment can be realized? What decisions must consumers make in relation to costs of environmental improvements? Have students bring examples of various promotional devices to class and display on bulletin board for discussion. Divide into groups to research the influence and value of these in relation to consumer purchasing decisions. Examples should include: trading stamps, contests, games, store displays and arrangements, impulse items, special sales, cents off coupons, etc. Study references to determine factors which affect the buying of certain goods and services, and to learn about motivations which affect buying. List and discuss factors which influences consumer buying. Play the game "Consumer" and list factors which affect consumer decisions in spending their money. Use a transparency or bulletin board to outline the resources of a hypothetical consumer. Choose hypothetical goals for the consumer and chart alternative routes he/she might need to take because of a scarcity of resources.		Price et al, General Business for Everyday Living. Mandell, Economics from the Consumer's Perspective. Arnold and White, Money: Make It, Spend It, Save It. Garret, You Are A Consumer. Hastings and Mietus, Personal Finance. SouthWestern Publishing Co.

Purchasing of Goods and Services - Part VI - Section A

G O A L : Upon completion of this unit, the students will sharpen their shopping skills, learn to use their resources wisely and learn how to get the most for their time, energy and dollars.

S U B - G O A L : The student will become aware of the different factors that influence decisions, and will acquire and apply these decision-making skills when purchasing goods and services.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Individual needs, wants, values and goals affect a person's purchasing decisions.	Describe the relationship between needs, wants, values and goals and purchasing decisions.	Review appropriate information and activities on needs, wants, values and goals in section on Money Managment of this guide. Relate how each affects purchasing decisions. Debate whether a family's standard of living is chiefly determined by its income, or values and goals. Have students compare goals typical of: 1) students 2) single adults 3) newly married couples 4) beginning families 5) growing families 6) retired persons Have students discuss: a) What major expenditures usually occur at each stage? b) What is the value of planning spending based on long-range goals?		Jelley and Herrmann, The American Consumer: Issues and Decisions. Klein and Klein, Supershopper, A Guide to Spending and Saving Money. Simon, Howe and Kirschenbaum, Values Clarification: A Handbook of Practical Strategies for Teachers and Students.
Decisions are likely to be more satisfying when thinking and reasoning are used in making them.	Describe some factors which contribute to satisfaction from decisions.	Have students refer back to their lists of decisions made from a previous activity. Discuss how satisfactory or unsatisfactory were the decisions made and what factors contributed either to this satisfaction or dissatisfaction. Have each student write on a piece of paper, her/his best buy and worst buy each ever made. Discuss those factors which made for the "best" and "worst" buys. What things did all the "best" buys have in common and likewise for the "worst" buys?		

G O A L : Upon completion of this unit, the students will sharpen their shopping skills, learn to use their resources wisely and learn how to get the most for their time, energy and dollars.

S U B - G O A L : The student will become aware of the different factors that influence decisions and will acquire and apply these decision-making skills when purchasing goods and services.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Major decisions are important in charting how one's life will develop. These decisions require much thought and consideration and are most satisfying when the process of decision making is used. As people become more aware of how to make decisions, they tend to become happier with the results of their choices.	List and describe the steps in the decision making process. Apply the steps in the decision making process to given situations.	By use of a visual, introduce the steps involved in the decision making process. Depending on what source is used, there may be anywhere from 4-10 steps listed and for the purposes of this guide a model using five steps will be used. Discuss each step and provide examples as proceed through all five steps. 1) identify the problem 2) list all alternatives or options 3) gather information on all options and list possible outcomes of each 4) weigh advantages and disadvantages of each of the outcomes and then choose the "best" option 5) take responsibility for decision whether it resulted in a good or poor solution and re-evaluate decision if necessary Have students make up a problem and as a group, proceed through the five steps listed above. Using problem situations, have students choose between two desirable expenditures when only one is possible. Discuss the concept of opportunity costs. Why did they decide to go with one choice over another? What did they give up by choosing as they did? Follow with discussion until all the steps in the decision making process have been clearly outlined. Divide the class into small groups. Give each group a hypothetical situation (examples given below) and have them list all options available and possible outcomes or consequences of each of the options listed.		

Purchasing Goods and Services - Part VI - Section A

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As people become more aware of how to make decisions, they tend to become happier with the results of their choices.	Apply the steps in the decision making process to given situations.	John is doing very poorly in one of his courses. The day before an important exam, his friend Bill offered to sell him a copy of the exam for $5.00. Having a copy of the test might mean the difference for John in passing or failing the course. Mary Lous has been dating a number of males. Recently, she has become aware of the fact that Jeff is getting very serious about her. Actually, Jeff is her favorite dating partner although she doesn't feel ready to tie herself down to one date. On their last date out together, Jeff asked Mary Lou to date him exclusively. One day when Nancy was shopping she noticed a young girl picking up several items from the jewelry counter and placing them in a sack. Nancy watched as the girl walked out of the store without paying for the items. Divide class into small groups. Give each a case study involving a purchasing decision. Using mail order catalogs, have them proceed through the steps in the decision making process and decide on the purchase to be made. If time allows, have each group share their problem and final decision with the class. An example of a case study might be: Terry is buying her Dad a birthday present and has been thinking about getting him a digital clock radio. She is looking for one that has the most features for the least amount of money.		Sasse, Person to Person.

Purchasing of Goods and Services - Part VI - Section B

GOAL : Upon completion of this unit, the students will sharpen their shopping skills, learn to use their resources wisely and learn how to get the most for their time, energy and dollars.

SUB-GOAL : The student will recognize the benefits and drawbacks of advertising as it applies to his/her own purchasing decisions.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
It is important that consumers recognize how advertising can influence their choices in the marketplace.	List sources of advertising.	Brainstorm to compile a list of sources of advertising. The list should include: newspapers, magazines, circulars, catalogs, brochures and mailing lists, yellow pages of phone book, door-to-door salesmen, contests, promotional giveaways, radio, T.V., billboards and packaging. Discuss each of these in terms of their advantages and disadvantges.		
Advertising can appeal to people in many different ways.	Describe the various techniques of advertising.	Discuss: 1) Is the quality of advertising changing? How? 2) What are some sources of modern advertising techniques? 3) How does advertising benefit the seller, the consumer and the economy? 4) What are some disadvantages of advertising? Discuss the many ways in which advertising appeals to consumers. Depending on source used these appeals may include any or all of the following: hero worship, intellectual, sexual, status, good taste, conformity, new or improved product, multiple use product, endorsement or public relations. After discussing these, have students find examples from magazines, newspapers, etc. that use these different advertising appeals. Read article "The Psychology of Junk Food" and discuss the different techniques used by advertisers to sell junk food to young children. Have students prepare commercials for a given product utilizing the various advertising appeals. Have each group		Jelley and Herrmann, The American Consumer: Issues and Decisions. Margolius, The Innocent Consumer Vs. The Exploiters. Shaw, Consumer Choice in the American Economy. "Advertising and Consumer Behavior," Lansford Publishing Co. (transparencies) "Advertising and Consumer Motivation," J.C. Penney (filmstrip). Johnson, Advertising - LAP from UNIGRAPH. Prevention Magazine, January, 1978.

Purchasing of Goods and Services - Part VI - Section B

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CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Advertising can appeal to people in many different ways.	Describe the various techniques of advertising.	present its commercial and rest of class should determine which appeal is being used. (If equipment is available, try video taping these to playback like "real" commercials.) Play tapes of radio commercials or tape T.V. commercials and analyze how each commercial makes an appeal to the consumer. Collect ads from magazines and newspapers and/or have students bring ads to class for analysis. Discuss questions similar to these: 1) What does each of the ads promise you? 2) How does each appeal to your ego? 3) Why do advertisers try to appeal to a person's ego? Why not just stick to the factual information? 4) Did you ever try to influence someone by appealing to his or her ego? Why? 5) What are some ambiguous terms or evasive statements in the ads? How does this techniques persuade a person to buy? 6) Do you ever use "exaggerated" language or "stretch the truth" to be persuasive? Does it work? 7) If there are pictures as part of the ad, what does it "say" in each case? What is the feeling it suggests?		
Advertising can be helpful to the consumer or can mislead the consumer.	Describe advantages and disadvantages of advertising.	Ask students to list what they see as the advantages and disadvantages of advertising. Discuss how the disadvantages of advertising are related to the uninformed consumer.		Oppenheim, Consumer Skills. Sallbach, Learning to Be a Better Buyer.

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Advertising can be helpful to the consumer or can mislead the consumer.	Discriminate between factual and motivational ads. Appraise the values and accuracy of various ads in relation to their objectivity.	Discuss typical abuses of advertising such as: 1) false bargains 2) bait and switch advertising 3) trade puffs (inaccurate written or verbal claims) Find examples of abuses of advertising. Have students look at the ads they have analyzed again and mark informative facts in red. Attention-getting devices and trade puffs should be marked in another color. Discuss results and place ads on bulletin board. View filmstrip - "The Exploited Generation". Predict how buying habits would change if all advertising had only logical appeals. Discuss. Have each student select an appealing advertisement and analyze it by answering such questions as: 1) What kind of appeal does it have? 2) What does the advertisement tell about the product? 3) Is the information adequate to make a judgement about the product? 4) Is the ad in good taste? 5) Is the ad factual? 6) Does the ad appeal to a specific audience? Work in groups to develop a checklist for evaluating ads. Have groups evaluate ads on the bulletin board, rewriting several of the poorer ones in order to improve them. View filmstrip - "Consumer Advertising" and discuss the information presented.		Guidance Associates. "Evaluating Advertising," 3M Co. (transparencies). Green, Teacher's Guide for Decisions in Living. Proctor and Gamble.

Purchasing Goods and Services - Part VI - Section C

G O A L : Upon completion of this unit, the students will sharpen their shopping skills, learn to use their resources wisely and learn how to get the most for their time, energy and dollars.

S U B - G O A L : The student will outline the various guidelines to follow when shopping and how each can be used when purchasing a product or service in order to get full satisfaction for his/her dollar.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Planning Planning for purchases ensures the consumer of getting her/his money's worth.	Recognize the importance of planning when purchasing goods and services.	View filmstrip - "Does Shopping Mean Buying?". Discuss the difference between the terms "shopping" and "buying" and the dollar satisfaction of those who plan their purchases and those who do not. Write a short story titled "Money to Burn" about a most unsatisfactory or useless item purchased on impulse or as a bargain. Discuss what motivated each to purchase that particular item. Discuss impulse buying. How do stores contribute to impulse buying? What are typical items bought on impulse? Where are these types of items located in the arrangement of the store? Make a record of the number of items bought on impulse for one week. Keep an account of the nature of each impulse item as well as the cost of each. Compile all students' lists and make a bulletin board display of the variety of impulse items bought by the class, and the total money spent on such items as well as the grand total spent by class members for one week. What conclusions can be drawn from this information? Explain how a considerable amount of money can be spent and possibly wasted by a family on the purchase of impulse items. Debate: A shopping list can save a consumer money. Role play an individual going into a store to buy something without any prior planning.		Young Consumer Series. Arnold and White, Money: Make It, Spend It, Save It. Coleman, Money: How to Save It, Spend It, Make It. "Consumer's Buying Guide: How to Get Your Money's Worth," Better Business Bureau.

Purchasing Goods and Services - Part VI - Section C

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C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Discuss the advantages of planning ahead before shopping. Have students make and use shopping lists and report any improvements in spending patterns. Discuss how time as well as money can be saved if the consumer organizes her/his shopping in relation to store locations and layouts. Have each student make a study of his/her own buying habits and report them to the class. Hold a symposium, including resource people from the community to discuss: 1) What effect do such factors as color and attractive display have on buying practices? 2) What might be some effects of emotional mood on puchasing? 3) What suggestions can be made for improving buying habits?		
Buying on sale Sale items are not always "bargains" unless the consumer knows how to shop at sales.	Identify techniques for assuring that "sale" purchases are really bargains.	Have students recall some item they bought on sale. Discuss the following points: Was it a good bargain? Was it quality merchandise? Did you need it? Has it given you your money's worth? Have students examine merchandise on sale and try to determine the reasons it is on sale. Is it outdated? Is it soiled? Is it of poor quality? Have groups or individual students report findings to class. Check the quantity and price of goods available on the first and the last day of a sale and discuss some factors to watch for when shopping sales. Make a "Tips to Shoppers" list.		Oppenheim, Consumer Skills. Price et al, General Business for Everyday Living. Saalbach, Learning to Be a Better Buyer. Lewis et al, Teen Horizons.

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CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Review ads in newspapers and list terms used in sales promotion. Discuss "real" meanings and implications. Discuss some difficulties encountered when trying to determine a real bargain. Include a discussion of pricing phrases used in retail stores and discuss price as an indicator of quality. Discuss sales promotions like coupon specials, games and "free" prizes. What effect do they have on consumers' ability to shop discriminately? Develop a calendar of sales. Discuss the savings or costs of buying things at these times as well as buying things out of season.		Cross, The Supermarket Trap. Devin, The Spender Syndrome.
Price When the product's qualitites are evaluated, the buyer must weigh the value against the price.	Determine meanings of various pricing techniques and implications of these for the consumer.	Discuss the following price techniques and how each can be/is misleading to the consumer: 1) psychological price - $4.99 appears smaller than $5.00 2) inflated list price - merchants use artificial list prices set at a higher than normal level 3) wholesale price - what does it actually mean to the consumer? 4) overpriced discount - stress is on money saved rather than money spent 5) multiple pricing - suggestion given that you get more for 3 @ 83¢ than you do with one at 27¢ 6) trade-in price - make sure you get a fair price for a trade-in 7) slightly used product discounts - "like new" products may be a real bargain but sometimes these have been badly abused and repaired		Wolf. Managing Your Money.

Purchasing of Goods and Services - Part VI - Section C

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CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
When the product's qualities are evaluated, the buyer must weigh the value against the price.	Determine meanings of various pricing techniques and implications of these for the consumer.	8) loss-leader pricing - idea is to get consumer into store with attraction of discount item and then to sell the consumer other products at regular, profitable prices 9) bait-and-switch pricing - the consumer is persuaded to buy products other than the specially priced one 10) combination price - buying several items together rather than each separately - may or may not save money 11) mark-down pricing - may be a real savings if item is of good quality and needed Discuss the value to the consumer of each of the following statements: 1) "Manufacturer's list price" 2) "Suggested retail price" 3) "Comparable value" 4) "Price $25, wroth $40" 5) "Our regular price is..." 6) "Similar merchandise has sold for..." Debate: Price is an indication of quality to the consumer. Discuss all the factors that influence the price of a particular item such as advertising, store overhead, seasonal item, demand and supply, etc.		Unger and Wolf, Personal Finance. Oppenheim, The Family as Consumers. Levy, Feldman and Simpson, The Consumer in the Marketplace.
Comparison shopping Comparing price and quality is one way to get good value for one's money.	Define comparison shopping.	Discuss what is meant by comparison shopping. Determine whether or not the following situations are examples of comparison shopping or impulse buying:		

Purchasing Goods and Services - Part VI - Section C

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C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Comparing price and quality is one way to get good value for one's money.	Define comparison shopping.	A) While browsing in the department store, Sally notices a new blouse on display which "she just had to have" and immediately purchases it. B) Mary and Jean were at the supermarket to pick up some food for a picnic. They looked carefully at the five brands of potato chips and decided to buy the brand that was the lowest price. C) Bill had saved his money to buy a new baseball glove. He looked at five or six different kinds, and finally bought the "Willie Mays" model, even though it was not the cheapest. D) John was thinking about buying a used car when his neighbor put a "For Sale" sign on his 1973 Pinto. John looked it over and said he'd buy it. E) Susie had decided on the hair dryer she wanted to buy and discovered that a mail order catalog listed it cheaper than any of the five stores she had checked out, so she ordered it by mail. F) Sam liked the cover on a new album of a popular rock group, so he bought it. Discuss how the following questions help an individual comparison shop: 1) WHY are you shopping? 2) WHAT are you buying? 3) WHEN should you buy? 4) WHERE should you buy? 5) HOW should you buy?		
	List four important variables which should be of primary concern in comparison shopping.	Discuss the four variables involved in the process of comparison shopping:		

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		1) QUALITY - need to compare quality before buying 2) SERVICE - compare not only "service-ability" of item but what service can be expected from the seller (things to consider might be reputation of seller, how long in business, does seller seem honest and fair, how long will it take something to be repaired, will he/she give refunds etc.) 3) WARRANTY - what does the manufacturer promise in case the product does not function and perform as expected, compare coverage and length of warranties for simliar products 4) PRICE - get the most for the money, buying cheapest is not necessarily getting the most for the money and likewise buying the most expensive		
Comparing price and quality is one way to get good value for one's money.	Use unit pricing information in determining the best buy.	Define unit pricing and illustrate how to compute it. Discuss the purposes of unit pricing and how the consumer can use it to her/his advantage. Bring examples of various sized canned and packaged goods to class. Have students compare unit price and decide on best size to buy. Discuss whether the largest size will always cost less per unit and when the largest size should or should not be bought if it is the least expensive. Read article - "Supermarkets Pay Heavily for Unit Pricing Lapses" and do exercises accompanying the article.		Oppenheim, Consumer Skills. Saalbach, Learning To Be A Better Buyer. Phillips and Lane, Personal Finance. Thal, Your Family and Its Money. Schoenfeld, The Consumer and His Dollars. Garrett and Metzen, You are a Consumer. Consumer Reports, May 1978 and Teaching Tools from Consumer Reports 1978.

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CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Survey stores in local area to see if they have unit pricing in use. Interview the store manager of each store about how she/he feels in regards to unit pricing. Report findings to class. Interview shoppers in a supermarket to see if they use unit pricing or even know what it is. Report findings to class.		
Open dating Open dating used on some products, tells the consumer the date by which food should either be sold or used.	Identify the purpose and use of open dating.	Discuss what open dating is and how it is used. List those types of products that should carry open dating. Have students survey people in supermarkets to find out what they know about open dating. Bring to class samples of food packages wrappers, etc. that have open dating on them. Differentiate between the date indicating when the product should be sold and when it should be used. Discuss the value of open dating and how it can be used in comparison shopping.		"Inside Information About the Outside of the Package," Pillsbury.. "More Than Just a Package," Kraft Consumer Realtion Department.
Labeling According to federal laws, certain information must be on the labels of products. Consumers can use this information to get the most values for their dollar.	Identify information on labels that assists the consumer in making purchases.	View film - "Label Logic" and discuss relation to comparison shopping. Study references, either in groups or individually, to learn about the value of labels, requirements and standards for labeling of various products, grade labeling, acts affecting labeling		

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According to federal laws, certain information must be on the labels of products. Consumers can use this information to get the most value for their dollar.	Identify information on labels that assists the consumer in making purchases.	fit the consumer in purchasing the item. Bring to class labels from clothing, food items, furniture, appliances, cosmetics, drugs, and medicines. Work in small groups, with each group examining one type of label. Use a check sheet to determine how much useful information is given on the various labels. Report findings to the class, including answers to the following questions: What information is found on all the labels? What additional information tends to be found on labels? Which labels would be most helpful to consumers? least helpful? Why? What information on the label would help the owner of the product in the use and care of the product? Of what value is the information on labels? Divide into groups to survey various retail stores in the community to determine what information is found on labels. Share findings with the class. Read from resources to distinguish between mandatory and voluntary labeling. List information found on the labels as voluntary or mandatory. How can the consumer influence the improvement of labeling practices? Discuss why terms such as "full gallon" "jumbo pound," and "giant quart" are prohibited in the labeling of products. Research Federal "care labeling" requirements. Have students survey local clothing stores to see whether these requirements are being followed in the merchandise they carry.		

Purchasing Goods and Services - Part VI - Section C

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C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Debate: Care labeing is a waste of taxpayer's money.		
Warranties/guarantees				
A warranty and guarantee are basically the same thing - a promise in writing to replace, repair and/or service the article for a specified period of time.	Identify different types of warranties/guarantees. Analyze and evaluate the value of guarantees/warranties to the consumer.	Discuss the difference between implied, expressed, limited and full warranties. Collect a variety of guarantees and warranties. Work in small groups to analyze and evaluate the guarantees and warranties. Use the following questions as guides for evaluation: 1) What part(s) of the product is(are) guaranteed or under warranty? 2) What is not covered by the guarantee? 3) What is the purchaser's responsibility to make and keep the guarantee valid? 4) Under what circumstances will it become invalid? 5) For how long is the guarantee effective? 6) Will the company or store refund money, or replace or repair product in case of defects or failures? Discuss the following questions 1) If a guarantee reads, "satisfaction or your money back," what responsibility does the consumer have? 2) Should he/she return the purchased item simply because he/she has changed his/her mind? 3) On what types of purchases are guarantees most important? View filmstrip - "What's in a Warranty" and complete appropriate activities in kit. Classify guarantees as valuable or of little values. Compare findings with class. Give reasons for ratings.		"Guarantees and Warranties," Consumer Buying Guide, J.C. Penney. Corning Glass.

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A warranty and guarantee are basically the same thing - a promise in writing to replace, repair and/or service the article for a specified period of time.	Analyze and evaluate the value of guarantees/warranties to the consumer.	Discuss a recent court ruling that: "Ordinarily the word 'guarantee' or 'warranty' is incomplete unless it is used in connection with other explanatory words. To say a product is guaranteed is meaningless. What is a guarantee? The answer to this question is all that gives meaning to the word 'guaranteed.'" Have pupils bring in examples of warranties or guarantees. Check for the following in each: 1) Does it guarantee the whole product or just part of it? What part or parts? 2) Does it guarantee what it will do? What is it made of? How long it will last? 3) How lond does the guarantee last? 4) How will the guarantor perform? 5) Does the guarantor replace or refund in case of defects of failures? Have students research recent newspaper and magazines articles which support stronger guidelines and/or requirements for terms of and language used in guarantees and warranties. Discuss the implications for consuemrs, producers, and distributors of guaranteed products. Using resource materials as the basis, have students create a visual which summarizes the major points of what to look for (and look out for) in product or service guarantees and warranties.		Publications from the Better Business Burueau. Consumer information from the U.S. Government Printing Office.

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C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Sources of information By utilizing the many sources of information available, the consumer can make a much wiser choice among products and services desired.	Identify and discuss the various sources of information available to aid the consumer when purchasing a product or service.	Assign groups to investigate, evaluate and report on sources of consumer information. Have groups develop checklists for evaluating the objectivity and usefulness of the source. Discuss factors to consider when seeking information from other consumers. Provide copies of Consumer Reports, Consumers' Research Magazine and Changing Times. Suggest that students research an item they are interested in, using these magazines as the basis. Then hold a discussion: 1) What are some basic similarities and differences among these magazines? 2) Describe some advantages of these magazines, some disadvantages. 3) How easy was it to find information about a particular product? 4) How useful was the information? Have students investigate labeling requirements for certain kinds of merchandise, such as cosmetics, textile products, upholstered furniture. Describe qualities of a good and bad label and discuss how this information can aid or hinder the consumer in his/her purchasing. Discuss the advantages and disadvantages of relying on product and manufacturers' seals as a source of consumer information. Look through several magazines such as Good Housekeeping, Woman's Day, Family Circle, Better Homes and		Saalbach, Learning to Be a Better Buyer. Price et al, General Business for Everyday Living. Oppenheim, Consumer Skills. "Consumer's Buying Guide: How to Get Your Money's Worth," Better Business Burueau. Klein and Klein, Supershopper, A Guide to Spending and Saving Money. Coleman, Money: How to Save It, Spend It, Make It. "Better Buymanship Books," Co-ed.

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SUB-GOAL : The student will outline the various guidelines to follow when shopping and how each can be used when purchasing a product or service in order to get full satisfaction for his/her dollar.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
By utilizing the many sources of information available, the consumer can make a much wiser choice among products and services desired.	Identify and discuss the various sources of information available to aid the consumer when purchasing a product or service.	Gardens for products advertised and indicate whether there is any seal, label, certified test or testimonial to indicate the standard of quality of the product. Discuss the value of advertising as a source of consumer information. Have students "shop" for various items and keep records of information obtained from sales personnel. Discuss the accuracy of the information received. Set up a consumer information center with examples of materials from each source. Have students review resources related to the importance of being an informed consumer. Hold a discussion based on such questions as: 1) In what ways can you save money if you are an informed consumer? 2) What are some ways you can become an informed shopper? 3) Give some reasons it is the responsibility of consumers to be as informed as possible before making a purchase. 4) Can the consumer rightfully expect to be protected from the outcomes of her/his own uninformed decisions? Why or why not? 5) What kinds of things should a consumer be protected from? Why?		

G O A L : Upon completion of this unit, the students will sharpen their shopping skills, learn to use their resources wisely and learn how to get the most for their time, energy and dollars.

S U B - G O A L : The student will be able to point out the type of retail establishment that would provide the best facilities and services for consumers with various shopping needs.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
There are a vast number of different types of retail establishments where consumers can purchase both products and services.	Identify different types of retail establishments and describe advantages and disadvantages of each.	Have students brainstorm to compile a list of all the different types of "stores"in their community. Their list should include: independent, chain, specialty, variety, discount, supermarkets, department, convenience, shopping malls or centers, mail order, door-to-door selling, vending machines and consumer cooperatives. Have them list any advantages or disadvantages they can think of when shopping through any of these particular retail outlets. Make a "comparison shopping chart" to predict which type of store would be cheapest for buying specific items such as personal care items, clothing, food, etc. Discuss: Is it sometimes cheaper to go to only one store to buy all these items? Can one save money by traveling to different stores? Explain why or why not? Choose three items such as socks, deodorant and bread and have students go to three different types of retail outlets and record the following information for each: 1) What was the range of prices at each store for given items. 2) Which store offered the most help when choosing each given item? 3) What store(s) had the best selection of the given items? 4) Which store had the lowest price for the quality or brand wanted for each item? 5) Which store offered the most convenience? 6) Where do you prefer to shop for each item?		Wolf, Managing Your Money. Oppenheim, Consumer Skills. Saalbach, Learning to Be a Better Buyer.

GOAL : Upon completion of this unit, the students will sharpen their shopping skills, learn to use their resources wisely and learn how to get the most for their time, energy and dollars.

SUB-GOAL : The student will be able to point out the type of retail establishment that would provide the best facilities and services for consumers with various shopping needs.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
There are a vast number of different types of retail establishments where consumers can purchase both products and services.	Identify different types of retail establishments and describe advantages and disadvantages of each.	Discuss types of retail establishments available in the community. Have groups choose types of retail stores to investigate. Discuss shopping facilities and services available, such as physical plant, credit and approval privleges, etc. Where possible, have each group shop for the same item. Use a checklist to report findings.		
	Investigate the advantages and disadvantages of shopping by mail.	Have a group of students investigate mail order buying and discuss the following questions: 1) What are some advantages and disadvantages? 2) How do catalog prices compare with prices in retail stores? If different, why? 3) Are mail order items as described in the catalog? 4) Can information be found on wearing, caring and use of items in a catalog? 5) Is this information as readily available in a place of business? Bring articles to class that were purchased through a mail order catalog, or contact a mail order store and borrow items that are described in the catalog. Compare the actual items with the descriptions in the catalog and analyze the adequacy and accuracy of the description. Prepare an order blank for several articles in a mail order catalog to discover what information must be included. What additional charges may be involved in catalog orders? Discuss		Better Business Bureau publications. Government Printing Office publications. J.C. Penney, Montgomery Wards, Jafco and Sears catalogs and ordering blanks. Bersch, Family Finance Unit, Adult Literacy Lab, Anchorage.

G O A L : Upon completion of this unit, the students will sharpen their shopping skills, learn to use their resources wisely and learn how to get the most for their time, energy and dollars.

S U B - G O A L : The student will be able to point out the type of retail establishment that would provide the best facilities and services for consumers with various shopping needs.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
There are a vast number of different types of retail establishments where consumers can purchase both products and services.	Compare outlets for various services in the community and prepare guidelines for shopping for these services.	Have students select a service they are interested in buying and investigate at least three sources from which this service could be obtained. Analyze the service available from each source taking notes on advantages and disadvantages. Have them decide on one source of the service and explain their selection to the class outlining their procedures used in making the decision. Discuss how the steps in decision making lend themselves to a problem such as selecting services. Ask students to describe problems with buying various kinds of services, based on personal or family experiences. Role play some of the situations to determine ways to avoid similar difficulties and how to handle unavoidable problems. Find or draw cartoons depicting a dissatisfied consumer and an overworked service person. Analyze each situation to determine what went wrong and how it might have been prevented or improved. Compile general guides for buying "services" and develop a chart illustrating these guidelines. Include such considerations cost of service, when cost must be paid, what will consumer receive for his/her money, what paperwork is involved, hours service is available, how complaints are handled and adjustments made, etc. List those repair, professional and financial services which require city or state licenses. Discuss reasons for requiring licenses. Of what value is this to the consumer?		

CONSUMER CITIZENSHIP

GOAL : The students will understand that consumer citizenship involves the freedom to make economic decisions but carries with it a responsibility for making wise decisions.

SUB-GOAL : The student will understand the rights and responsibilities of consumers and how these protect the consumer in the marketplace.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
The consumer has the right to be informed, the right to safety, the right to choose and the right to be heard. Consumers are sometimes taken advantage of because they do not know and exercise their rights in the marketplace.	Identify consumer rights and responsibilities.	Distribute a list of the four basic consumer rights as stated by President Kennedy in his message to Congress in 1962. Discuss the meaning of each right. Do students think others should be added? If so, what might they be? Discuss reasons for increased emphasis on the consumer today and the results of the Consumer Bill of Rights in regards to the conumser's role in the marketplace.		Oppenheim, Consumer Skills. Price et al, General Business for Everyday Living. Engel et al, Consumer Behavior.
The consumer must assume certain responsibilities if he/she is to benefit from his/her rights as a consumer.		Formulate a list of responsibilities the consumer must assume to benefit from these rights. Study references to learn the responsibilities consumers have in contrast to their rights. Discuss. Clip magazine and newspaper articles which deal with consumer rights and point out which right the article deals with. Was there also a responsibility corresponding to the consumer right? Discuss.		"Rights and Responsibilities," Tips and Topics, v.X,#3,1970 "Questionable Practices" and "Consumers of Services," Tips and Topics,v.X,#4,1970.
	Analyze consumer rights and responsibilities.	Have students select a consumer right or responsibility and prepare a display illustrating her/his concept of that right or responsibility. Discuss some of the ethical responsibilities of consumers. Discuss what effects shoplifting, unnecessary return of goods dues to careless buying and refunds or exchanges resulting from a consumer mishandling products have on business. How can the public be informed of the way in which their consumer practices increase the cost of		Johnston, Rights and Responsibilities, LAP by UNIGRAPH.

Consumer Citizenship - Part VII - Section A

GOAL : The students will understand that consumer citizenship involves the freedom to make economic decisions but carries with it a responsibility for making wise decisions.

SUB-GOAL : The student will understand the rights and responsibilities of consumers and how these protect the consumer in the marketplace.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		goods and services? Plan a project to inform the public of their responsibilities. Use such media as newspaper articles, radio and TV "spot announcements," and posters. Publish a column in the school or local newspaper called "Consumer Citizenship" to stimulate interest in consumers' rights and responsibilities. Work as a group to develop a rating scale to measure the extent to which people assume responsibilities as consumers. After the rating scale is complete, have students use it to analyze their own consumer responsibility rating. Discuss those areas where students are "uninformed" and how they might go about improving their consumer ratings.		"Our Role as Consumers," Institute of Life Insurance(filmstrip) Garrett and Metzen, You Are a Consumer.
The consumer must assume certain responsibilities if he/she is to benefit from his/her rights as a consumer.	Relate consumer responsibilities to quality of life.	Discuss ways one can make her/his consumer needs and wants known to the business community. Discuss the value of expressing favorable comments to the business community and or prompt reporting of any fraud or misrepresentation. Brainstorm to identify ways to show disapproval of a product available to the consumer. Discuss possible results when a number of consumers show disapproval of a product as compared to one or two consumers showing disapproval? Have each student prepare a set of guidelines to follow as a consumer citizen. Compare results.		

Consumer Citizenship - Part VII - Section A

GOAL : The students will understand that consumer citizenship involves the freedom to make economic decisions but carries with it a responsibility for making wise decisions.

SUB-GOAL : The student will understand the rights and responsibilities of consumers and how these protect the consumer in the marketplace.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
The consumer has the right to register complaints, redress grievances and fairness in the marketplace.	Identify and apply procedures for resolving complaints.	Study references to identify what the consumer can do when a products does not meet his/her expectations. Visit several stores and record the policies for returns and complaints. Discuss. Prepare a guideline to follow when writing a letter of complaint. Include those points or items that should be covered in each letter. To whom should the letter be mailed? Shoul the letter be written formally or could it be jotted down on a bill or statement? Why? Hold a letter writing session and have students write compliments as well as complaints to businessmen, congressmen and manufacturers. Pin a copy of each letter to a bulletin boards and match with answering letters as they are received. Review consumer complaint forms from by various businesses and regulating agencies. Discuss common questions asked by all. Interview merchants to determine the best course of action for a consumer with defective merchandise. Visit a small claims court or review the literature to determine: 1) What kind of action is commonly taken? 2) What effect has increasing the maximum award to $500 had on consumer problems. Divide students into groups and assign each group 2 or 3 hypothetical situations depicting consumers problems to solve:		Garrett and Metzen, You Are a Consumer. Shoenfeld, The Consumer and His Dollar. Smith, When I Say No, I Feel Guilty, Ch.8. "How to Get Action When You Complain," Reader's Digest May 1976. "You Can Get Your Money Back," Reader's Digest, Jan/1971. Luckhardt, Everybody Guesses, p.89-95. Triber and Perraudin, Telagripe Complaint Kit.

GOAL : The students will understand that consumer citizenship involves the freedom to make economic decisions but carries with it a responsibility for making wise decisions.

SUB-GOAL : The student will understand the rights and responsibilities of consumers and how these protect the consumer in the marketplace.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
The consumer has the right to register complaints, redress grievances and fairness in the marketplace.	Identify and apply procedures for resolving complaints.	1) You have purchased a navy blue turtleneck jersey which is guaranteed to be colorfast and shrinkage controlled. After you wash it according to instructions, the color fades noticeable and it shrinks so it no longer fits properly. What do you do? 2) A watch you received as a gift is quaranteed waterproof and shock-resistant under "normal use." You accidently step into the shower with it on and later that day notice that it no longer keeps time correctly. What is your course of action? Have each group role-play solutions to the problems, using visuals as appropriate. Then discuss such questions as: a) Why is it a consumer's responsibility to return defective merchandise? b) What are some possible effects of people not bothering to return defective merchandise or demand satisfaction from a service? c) How do you feel about an individual who misuses a product and returns it under the guise that it did not perform correctly? Who "pays" for such actions?		

Consumer Citizenship - Part VII - Section B

GOAL : The students will understand that consumer citizenship involves the freedom to make economic decisions but carries with it a responsibility for making wise decisions.

SUB-GOAL : The student will be able to identify, describe and explain fraudulent and deceptive practices and consequences of such practices to the unwary consumer.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Although the consumer is given some protection by laws and government agencies, it is still the responsibility of the consumer to be alert to questionable practices.	Identify and describe types of fraudulent and deceptive practices.	Discuss reasons why people fall for fraudulent and deceptive practices. What practices are associated with people's desires to get something for nothing? to get rich quick? to buy miracles? Make a list of frauds or schemes that have been practiced in the local community. Search the newspaper for articles about people being "taken" by some scheme, fraud or quackery. Have students play the game "Swindle" in class. Also show the "Fine Art of Fraud." Hold a discussion about the major points made. Ask a knowledgeable medical individual to come to class and discuss health quackery. What should alert the consumer to health quackery? What questions should the consumer ask in an effort to avoid health quackery? What should the consumer do if he/she suspects health quackery? Bring to class any articles which may be examples of mail fraud, misleading advertisements, phony contests, etc. Explain the appeal made by these gimmickes to students. Interview parents, teachers, friends, etc. to determine types of frauds and schemes they have heard of or experienced. Discuss reasons these schemes were successful. Have a postal representative speak on types of mail fraud.		Bishop and Hubbard, Let the Seller Beware. Magnuson and Carper, The Dark Side of the Marketplace. Margolius, The Innocent Consumer vs. The Exploiters. "Could You Be Conned?" Better Homes and Gardens, April 1978. Seaver, Fads, Myths, Quacks and Your Health, Public Affairs Pamphlet. "Swindle," Changing Times Education Service(game) "Fine Art of Fraud," Bureau of Consumer Frauds and Protection(film).

Consumer Citizenship - Part VII - Section B

GOAL : The students will understand that consumer citizenship involves the freedom to make economic decisions but carries with it a responsibility for making wise decisions.

SUB-GOAL : The student will be able to identify, describe and explain fraudulent and deceptive practices and consequences of such practices to the unwary consumer.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Read "Dockets" section in Consumer Reports magazine. Have students report on individual cases of fraudulent and deceptive practices. Include what type of fraud or deceptive practice occurred and what was being done to correct the situation. View any of the filmstrips in the series - "Gyps and Frauds."		Changing Times Education Service (filmstrips)
Uninformed consumers are targets for fraudulent and deceptive schemes. Investigate before investing in something that "promises dreams come true" for the user.	Explain how the consumer can protect herself/himself from fraudulent and deceptive practices.	Describe help the consumer can get in cases of possible fraud, deception or misleading advertising. Listen to or read reports from representatives from the Better Business Bureau, Chamber of Commerce, Legal Aid Society, Consumer Protection, Federal Trade Commission, Food and Drug Administration, Postal Service, etc. and discuss action consumers can and should take. Ask them to describe recent cases from the area. Collect articles from the newspaper or magazines, concerning examples of fraud, extortion, profiteering or other disreputable schemes. Analyze what was done and what should have been done to protect the consumer. Prepare a guide for self-protection in regards to avoiding fraudulent and deceptive practices. Assign students to write ca e studies or participate in role-playing situations which depict examples of consumer deception or fraud and discuss with entire class how the situation might have been avoided if the consumer was at all informed.		Lewis, The Consumer's Fight Back Book. Solomon, The Radical Consumer's Handbook. "Fight Back: The Ungentle Art of Self-Defense," FTC. "Eye Opener: Consumer Defense Mechanisms," J.C. Penney (filmstrip).

Consumer Citizenship - Part VII - Section C

G O A L : The The students will understand that consumer citizenship involves the freedom to make economic decisions but carries with it a responsibility for making wise decisions.

S U B - G O A L : The student will be able to identify reasons, list sources and determine influences related to consumer protection.

C O N T E N T	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Many organizations and agencies both private and public are available to aid the consumer in safeguarding her/his interest and welfare.	Identify reasons consumers need protection.	Identify and discuss reasons why the consumer needs protection against things such as: fraud, extortion, profiteering, unsafe health practices, etc. Relate incidents where one of these occurred to someone in the class or community. Discuss what actions were taken toward solving the problem for the persons involved. Compare life today with life 20-50 years ago and draw conclusions that illustrate the need for more protection for the consumer in today's society. Debate: We need less consumer protection from the government and more responsibility on the part of each consumer. Divide into committees and take an area such as housing, foods, transportation, drugs, etc. Find out ways consumers need protecting and laws or resources available or that are pending. After doing research and interviewing experts, present reports in varied ways such as role playing or skits, using visuals or slides, panel discussion, taped interviews, etc.		Gordon, Weights and Measures and The Consumer. Warmke, Wyllie, Sellers, Consumer Decision Making. "Consumer Education: Bibliography," Superintendent of Documents, U.S. Printing Office. Oppenheim, Consumer Skills.
	List sources where the consumer can obtain protection and assistance.	Brainstorm to name sources where the consumer can get protection or assistance. Categorize the sources listed as federal, state, local and private consumer agencies. Consult textbooks and other sources of protection and assistance. Prepare posters showing the various government and nongovernment agencies available to assist consumers.		

Consumer Citizenship - Part VII Section C

GOAL : The students will understand that consumer citizenship involves the freedom to make economic decisions but carries with it a responsibility for making wise decisions.

SUB-GOAL : The student will be able to identify reasons, list sources and determine influences related to consumer protection.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Individuals and families should become acquainted with resources in the community or state that offer help with consumer problems.	List sources where the consumer can obtain protection and assistance.	Compile a list and explain the functions of consumer protection agencies such as: a) National Buruea of Standards b) Food and Drug Administration c) Better Business Bureau d) U.S. Dept. of Agriculture e) Consumer's Research Bureau f) Federal Trade Commission g) Alaska Consumer Protection Agency h) President's Committee on Consumers' Interests Interview representatives of local groups concerned with consumer protection to find out the types of services offered, the number of cases handled last month, and the procedures for getting service. Have students find out if any local T.V. or radio stations offer assistance and/or information to the consumer; and, if so, what kind. Also have students find out if there are local consumer groups composed of concerned citizens; and, if so, their function(s), who the members are, who supports them, etc. Discuss the information gathered with the class. Write the Superintendent of Documents and ask for the federal publication list in an area related to consumer protection; or visit the local extension office and ask about available consumer publications. Study these publications and discuss the variety of information provided.		
	Describe responsibilities and activities of various consumer protection agencies.	For one week, watch for and clip out newspaper or news magazine articles on the activities of the various government agencies. Also listen to		

Consumer Citizenship - Part VII - Section C

GOAL : The students will understand that consumer citizenship involves the freedom to make economic decisions but carries with it a responsibility for making wise decisions.

SUB-GOAL : The student will be able to identify reasons, list sources and determine influences related to consumer protection.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
Individuals and families should become acquainted with resources in the community or state that offer help with consumer problems.	Describe responsibilities and activities of various consumer protection agencies.	news on T.V. and radio and write down comments about these agencies. Discuss how the different agencies provided consumer protection and assistance. Answer the following questions: Which federal agency is responsible for each of the following activities or commodities: a) Meat or poultry sold in interstate commerce, b) counterfeit money, c) gas used for heating or cooking, d) unfair competition, e)impure cosmetics, f) use of mails for the promotion of lotteries,g) deceptive advertising, h)unfair credit practices? Work in committees to investigate standards or grades for such items as tires, beef, poultry, eggs, butter, margarine, jams and jellies, carpeting fuel oils and gasoline. Interview merchants to find information or to find out where to get the informationa. Report findings to class. Do research on how a small claims court can protect the rights of consumers. Analyze a recent copy of Consumers Report, Changing Times and Consumers Bulletin to determine their special contribution to the consumer. Report findings to class. Invite a speaker from the local consumer protection agency to discuss consumer problems and how the agency has helped the consumer. Also discuss what type of authority the agency has in regards to requiring stores, individuals, etc. to follow fair practices		

Consumer Citizenship - Part VII - Section C

GOAL : The students will understand that consumer citizenship involves the freedom to make economic decisions but carries with it a responsibility for making wise decisions.

SUB-GOAL : The student will be able to identify reasons, list sources and determine influences related to consumer protection.

CONTENT	STUDENT OBJECTIVES	TEACHER/LEARNER ACTIVITIES	METHOD OF EVALUATION	TEACHING/LEARNING AIDS
		Discuss the purposes of the Legal Aid Society and investigate the guidelines that determine eligibility for use of these services.		
Many laws have been enacted to protect the consumer but to some extent it is up to the consumer to see that they are enforced.	Identify and describe government legislation related to consumer protection.	Work in buzz groups and discuss areas of consumer interests that the government regulates. What limitations are there to government protections? Do students feel there should be more or less restrictions put on government regulations? Write a letter to the state senators or representatives inquiring about legislation recently enacted or being considered to protect consumers. Using reference materials, do research to come up with a listing of all consumer oriented legislation enacted in the last twenty or so years. Prepare a chart showing these different pieces of legislation in sequential order. Have individual students do oral reports on the laws, etc. on the chart. Have students select one consumer protection law in which they are particularly interested and write their Congressman for more information. Write the President's Committee on Consumer Interest for information on most recent legislation to protect consumer. Select one law designed to protect the consumer that has been passed in the last ten years. Examine how it is being implemented and how it benefits local citizens. Determine whether the law is being enforced properly.		Borger and Teplin, Law and The Consumer. Strouse, Up Against the Law. "You and the Law," Grolier Kit. "Laws Behind the Labels," FDA, (film). "Reason for Confidence," Associated Films(film).

APPENDICES

APPENDIX A

RESOURCES USED IN THE DEVELOPMENT OF THE CURRICULUM GUIDE

Child Care (draft)
Anchorage Career Center
Guide for Developing Vocational Curriculum
for Secondary Programs 9-12
Anchorage School District
Anchorage, Alaska

Consumer Education and Home Management
Guidelines for Home Economics in Alaska
Alaska Department of Education
Juneau, Alaska

Human Development and the Family
Guidelines for Home Economics in Alaska
Alaska Department of Education
Juneau, Alaska

Consumer Education for Post Secondary and
Adult Groups
Division of Vocational Education
Department of Home Economics Education
University of Georgia
Athens, Georgia

Children and Parenting
Vocational Consumer-Homemaking Education
State Department of Education
Boise, Idaho

Management of Personal and Family Resources
Vocational Consumer-Homemaking Education
State Department of Education
Boise, Idaho

Middle/Jr. High School
Parenthood Education Curriculum Guide
for Consumer and Homemaking Education
Home Economics Unit
Bureau of Vocational Education
Department of Occupational Education
Frankfort, Kentucky

Senior High Parenthood Education Curriculum
Guide for Consumer and Homemaking Education
Home Economics Unit
Bureau of Vocational Education
Department of Occupational Education
Frankfort, Kentucky

Personal, Family and Community Relationships
Consumer-Homemaking Curriculum Guide
State Department of Education
Boston, Massachusetts

Human Development Modules
State Department of Education
Albany, New York

Consumer Education Curriculum Guide for Teachers
of Grades 7-8
Portland Public Schools
Portland, Oregon

Personal Finance Education Guide
State Department of Education
Portland, Oregon

Profile of a Competent Consumer
Consumer Education K-12
Portland Public Schools
Portland, Oregon

Family Living
Home Economics Instructional Materials Center
Texas Tech University
Lubbock, Texas

Home Management and Consumer Education
Home Economics Instructional Materials Center
Texas Tech University
Lubbock, Texas

APPENDIX B

GUIDELINES

TO INSURE SEX FAIRNESS

IN

EDUCATION DIVISION COMMUNICATIONS AND PRODUCTS

Prepared by

Women and Words and Images, Inc.

for

THE NATIONAL ADVISORY COUNCIL,

ON

WOMEN'S EDUCATIONAL PROGRAMS

CONTENTS

	PAGE
INTRODUCTION	i
USING THE GUIDELINES AND CHECKLIST	ii
LANGUAGE	1
1. Generic He/Generic She	1
2. Universal "Man"	2
3. "Man" First	2
4. Inconsistency	3
5. Derogatory and Demeaning Usage	3
OMISSIONS	4
1. Equal Representation	4
2. Lost Opportunity	4
3. Disregard of Problem Identified	5
ROLES AND TRAITS	6
1. Family/Parenting	6
2. Occupational Roles and Career Preparation	6
3. Historical/Biographical	7
4. Emotional and Character Traits	7
5. Physical Attributes and Personal Appearance	8
GRAPHICS/AUDIO-VISUAL	9
1. Numerical Imbalance	9
2. Stereotyped Portrayal	9
3. Derogatory Portrayal	9
4. Sex Segregation	9
CHECKLIST TO INSURE SEX FAIR COMMUNICATIONS	10
FOOTNOTES	11-12

INTRODUCTION

Sexism, or sex bias, is defined by the National Council of Teachers of English as "words or actions that arbitrarily assign roles or characteristics to people on the basis of sex. Originally used to refer to practices that discriminated against women, the term now includes any usage that unfairly delimits the aspirations or attributes of either sex."[1]

In communications, sex bias can be manifested in language patterns, in the exclusion or omission of females and their concerns, and in the sexist portrayal of roles and traits for both men and women. Sex fair communications, on the other hand, do not assign roles or characteristics on the basis of a person's being female or male. Sex fair communications have the potential of opening rather than limiting possibilities for men and women.

With this understanding, the importance of creating sex fair communications and eliminating the subtle tyranny of sex bias becomes more urgent. The Guidelines that follow will help you reject sexist content, internalize sex fair values and communicate without bias.

USING THE GUIDELINES AND CHECKLIST

Before beginning the actual creation of a communication, study these Guidelines. They are intended as a learning tool to assist you in preparing sex fair communications and becoming proficient at creating such materials automatically. Become familiar with the Guidelines. Refer to them while your work is in progress.

When you have finished, use the Checklist to insure that you have covered all the categories and that your communication is sex fair. Columns have been provided to check off each category once you have decided that the material has followed the letter and the spirit of the Guidelines. Space is provided at the head of the columns for the date and the title of your product.

LANGUAGE

The language we use influences our perception of reality and reflects the structure of our society. One means of changing and improving the perceptions we have of ourselves and of others is to expunge biased terminology from all communications.

1. GENERIC HE/GENERIC SHE

GUIDELINE — Use language that encompasses both sexes:

1. Use he and she, her and his
2. Use nongender referents you, student and person
3. Use plurals they, students, and people.
4. Use articles rather than personal pronouns a, an, the.
5. Use passive voice for verbs. (This should be used sparingly.)
6. Omit pronouns.

SEX BIASED — "This set consists of the three variables that pertain to the expectations and aspirations that a student and his parents have for his schooling..."[2]

SEX FAIR — This set consists of the three variables that pertain to the expectations and aspirations that students and their parents have for schooling...

SEX BIASED — "The person who cannot read places himself in a lesser orbit of the stream of life. He will go to great lengths to hide the inability to read."[3]

SEX FAIR — The person who cannot read is placed in a lesser orbit of the stream of life. He or she will go to great lengths to hide the inability to read.

SEX BIASED — An illustration of a male teacher is accompanied by the following caption: "Teacher can encourage the children to express themselves in words by talking about her own

feelings and experiences."[4]

SEX FAIR — The above quotation is sex biased because of the use of generic she for teacher. This is an opportunity to use he or she.

RATIONALE — To use the generic he with certain referents (e.g. worker) and the generic she for others (e.g. teacher) is exclusionary. It perpetuates sex stereotyping and thus encourages biased attitudes.

2. UNIVERSAL "MAN"

GUIDELINE — Use a universal or neutral term instead of man.

SEX BIASED — "Cooking of food was discovered accidentally by cavemen."[5]

SEX FAIR — Cooking of food was discovered accidentally by cave dwellers.

SEX BIASED — "A Manual for Budgeting and Accounting for Manpower Resources in Postsecondary Education."

SEX FAIR — A Manual for Budgeting and Accounting for Human Resources in Post Secondary Education.

RATIONALE — In the English language the word man has come to have two meanings: "adult male" and "human being". The effect of this usage is to exclude or overlook women.

3. "MAN" FIRST

GUIDELINE — Interchange the use of men and women, he and she with women and men, she and he. Do not maintain the female first only when the reference is to a stereotypical female occupation.

SEX BIASED — When communications refer to both sexes, the terms he or she, men and women, boys and girls are commonly used.

RATIONALE — Varied use of female and male primary references offers a more egalitarian approach to communications.

feelings and experiences."[4]

SEX FAIR — The above quotation is sex biased because of the use of generic she for teacher. This is an opportunity to use he or she.

RATIONALE — To use the generic he with certain referents (e.g. worker) and the generic she for others (e.g. teacher) is exclusionary. It perpetuates sex stereotyping and thus encourages biased attitudes.

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GUIDELINE — Use a universal or neutral term instead of man.

SEX BIASED — "Cooking of food was discovered accidentally by cavemen."[5]

SEX FAIR — Cooking of food was discovered accidentally by cave dwellers.

SEX BIASED — "A Manual for Budgeting and Accounting for Manpower Resources in Postsecondary Education."

SEX FAIR — A Manual for Budgeting and Accounting for Human Resources in Post Secondary Education.

RATIONALE — In the English language the word man has come to have two meanings: "adult male" and "human being". The effect of this usage is to exclude or overlook women.

3. "MAN" FIRST

GUIDELINE — Interchange the use of men and women, he and she with women and men, she and he. Do not maintain the female first only when the reference is to a stereotypical female occupation.

SEX BIASED — When communications refer to both sexes, the terms he or she, men and women, boys and girls are commonly used.

RATIONALE — Varied use of female and male primary references offers a more egalitarian approach to communications.

4. INCONSISTENCY

GUIDELINE — To avoid inconsistency, be rigourous in your attention to language. A disclaimer that he means he or she should not be made.

SEX BIASED — "Any initial frustration is more than offset by his progress as he or she becomes more self-assured..."[7]

SEX FAIR — Any initial frustration is more than offset by the child's progress as he or she becomes more self-assured...

or

Any initial frustration is more than offset by their progress as they become more self-assured...

RATIONALE — The terminology of a communication, whether oral or written, may begin with equal treatment of the sexes, then slip into sexist phraseology or predictable stereotypes.

5. DEROGATORY AND DEMEANING USAGE

GUIDELINE — Do not use derogatory and demeaning references, they are unacceptable.

SEX BIASED — After giving some examples of how some vocational educational materials treat the subject of women, a speaker stated, "Getting back to a more serious vein..." and went on to talk about the problems, challenges, and opportunities now facing vocational education looming on the horizon."[8]

SEX FAIR — The remark implying that sex equality is not a serious concern should have been eliminated. Including sex discrimination as a problem, challenge and opportunity in vocational education would insure that this communication is sex fair.

RATIONALE — Characterizing females as silly, vain and flighty is erroneous and belittling. These traits can apply to many people at different times and should not be stereotypically assigned to females.

OMISSIONS

Omitting discussion of women's activities and achievements from communications shortchanges everyone. Females constitute over half the population, and information about their contributions and expertise should be given so that people of both sexes can benefit. Inclusion of women in every aspect of education promotes sex equality.

1. EQUAL REPRESENTATION

GUIDELINE — Represent girls and women in equal numbers to boys and men in all situations, including subject matter, illustrations, quotation, bibliographic sources, participants, data analyses, speakers, voices on audio-visual materials, and dissemination strategies.

SEX BIASED — A speech contained the following quotes: "Will Rogers once said..." "And Edmund Burke tells us..." "Thomas Henry Huxley once said..." "...Elbert Hubbard."[9]

SEX FAIR — It is important to use quotations from women as well.

RATIONALE — Women and girls represent over half the population. Their contributions, activities and achievements must be made visible. Token representation is not sufficient to dismiss this obligation.

2. LOST OPPORTUNITY

GUIDELINE — Whatever the concern of the communication - whether program information, ethnicity, or <u>any</u> other topic - create the opportunity to deal with sex bias and issues relating to the changing roles of females and males.

SEX BIASED — A resource book describing 155 exemplary educational programs developed by local school districts with the aid of Federal funds totally ignores the issues of sex bias and sex stereotyping.[10]

SEX FAIR — The compilation of exemplary programs should have included programs which deal with the issue of sex bias if, indeed, some of the programs did deal with this issue. A description of the relevant activities should have been included.

RATIONALE — The subjects of sex bias and the changing roles of males and females are usually ignored. Confronting these issues would improve and complete the communication as well as promote sex fairness.

3. DISREGARD OF PROBLEM IDENTIFIED

GUIDELINE — Whenever situations or differences between the sexes are acknowledged, treat the identified problem thoroughly. In addition, the subjects of women and racial/ethnic minorities should be treated separately.

SEX BIASED — A report of educational progress states, "...males and females at age 9 show scholastic understanding that is fairly equal. By age 13, however, females have begun a decline in achievement which continues downward through age 17 and into adulthood."[11] Although the report recommends thirty areas for further research, the area of declining female achievement is not included.

SEX FAIR — Because the decline in the test scores of females was identified as a problem, a recommendation should have been made to investigate the causes.

SEX BIASED — The following statement was made about educational equity research and development programs: "Equality of educational opportunity is denied many students because of their language or ethnic background, sex, or economic status." The report then describes support for projects such as "improving teacher practices and curricular materials for culturally and linguistically different students, and determining how educational programs for high school students can be made sensitive to cultural - linguistic differences in style of learning and expressions."[12]

SEX FAIR — Since denial of equal educational opportunity because of sex is recognized as a problem, the report should discuss activities and funding required to alleviate it.

RATIONALE — The issue of equal educational opportunity for females is often identified but rarely treated in detail. Frequently, after an initial reference to the issue, it is glossed

over and ignored entirely. Furthermore, although some aspects of the problems facing women are also relevant to minorities, they are distinct problems with their own solutions. Even if they are mentioned together, they should be dealt with separately.

ROLES AND TRAITS

Stereotypical roles and traits are often assigned on the basis of sex. This restriction is stultifying to both females and males. It is necessary to provide particular encouragement and support to those who depart from traditional sex roles. Making varied role models more visible will also assist in achieving sex fairness.

1. FAMILY/PARENTING

GUIDELINE — When portraying family and parenting roles in any context, assign examples of males and females to every aspect of each role. Include examples which have been considered nontraditional, so that both sexes are shown with a wide range of options.

SEX BIASED — "For example, mother or an older sister who works might spend the night at the Demitri home with a younger babysitter."13

SEX FAIR — "Mother or father," "older sister or brother" could easily be substituted to make this communication sex fair. The stereotypical assumption that females are the only ones available to baby-sit is invalid.

RATIONALE — It is often assumed that women are solely responsible for the care of the home and children and that men are the "breadwinners." These stereotypes are confining and inequitable. Nontraditional role models illustrate and encourage a wider range of options.

2. OCCUPATIONAL ROLES AND CAREER PREPARATION

GUIDELINE — Depict a wide variety of occupations for both sexes, paying particular attention to nontraditional representations. In materials referring to students and career preparation,

represent all careers as appropriate to either sex.

SEX BIASED — "Girls begin to consider the retailing possibilities for the items they make in sewing classes. Boys begin to understand that a good deal of mathematics is required to sell cars or houses."[14]

SEX FAIR — Boys and Girls begin to consider the retailing possibilities for the items they make in sewing classes. They also begin to understand that a good deal of mathematics is required to sell cars or houses.

RATIONALE — Men and women today work in an ever-widening variety of jobs. To ignore this reality perpetuates the myth that certain occupations are suited to only one sex. Girls and boys both must be prepared to work in their adult lives, and both need options, guidance and encouragement to choose fields of work and study that best suit their interests, qualifications and ability.

3. HISTORIAL/BIOGRAPHICAL

GUIDELINE — Acknowledge the presence, activities and accomplishments of women in history by including them in all historical references. The goal is an equal citation of males and females in historical/biographical references.

SEX BIASED — The activities and accomplishments of seven men were depicted in a magazine over the course of a year. There were no comparable stories about women.[15]

SEX FAIR — Search out historical/biographical information about the activities and achievement of females. Make every effort to include women in all communications.

RATIONALE — History had been distorted by the almost total exclusion of half the people. Information on women's roles in history is available today. Using it will result in a more comprehensive and sex fair presentation.

4. EMOTIONAL AND CHARACTER TRAITS

GUIDELINE — Assign a variety and balance of emotional and character traits to both sexes. Negative and positive traits should be presented as appropriate for the situation rather than the sex.

SEX BIASED — "He also believes that if he tries to get ahead he will not encounter obstacles, and that with a good education he will have no difficulty getting a job. He would not sacrifice everything to get ahead, and would not want to change himself."[16]

SEX FAIR — The inclusion of females in this description of character traits and aspirations would promote a sex fair communication.

RATIONALE — Human beings are capable of a wide range of desirable and undesirable emotional and character traits. Stereotypical thinking leads to differential labeling of traits for each sex, e.g., "aggressive" for males, "pushy" for females. Certain traits have been considered acceptable for one sex and unacceptable for the other.

5. PHYSICAL ATTRIBUTES AND PERSONAL APPEARANCE

GUIDELINE — Describe the physical attributes and personal appearance of males and females without judgements about what is "proper".

SEX BIASED — "The impression projected to the community by the medical assistant should be that of a poised professional person. 1) Her make-up should convey an impression of natural good looks. Make-up should be used with taste and discretion."[17]

SEX FAIR — The impression projected to the community by the medical assistant should be that of a capable professional person. 1) He or she should present a neat appearance.

RATIONALE — Society assigns certain physical characteristics as proper to each sex, and people who do not fit accepted patterns are stigmatized by this stereotyping. Females are frequently described in terms of their physical appearance, while males are described in terms of their accomplishments or character.

GRAPHICS/AUDIO-VISUAL

Graphics often give the first impression of the material, setting the stage for the accompanying tex Thus, they may have a powerful influence. Graphics offer an opportunity to illustrate role reversal and and the break out of the stereotypical portrayal.

1. NUMERICAL IMBALANCE

GUIDELINE — Make sure that the number of illustrations in a publication or an audio-visual presentation are balanced between the sexes.

RATIONALE — The graphics of a writter or audio-visual communication will be relevant and fair only if they include both sexes.

2. STEREOTYPED PORTRAYAL

GUIDELINE — Depict a variety of roles, traits and activities for each sex. Show role reversal and non-traditional representations.

RATIONALE — People of both sexes exhibit a wide range of roles, traits and activities. The graphics will be more relevant if this range is indicated. Exclusive use of traditional stereotypes is unrealistic and discriminatory. It reduces the acceptability of the communications.

3. DEROGATORY PORTRAYAL

GUIDELINE — Avoid cartoons and illustrations which are demeaning.

RATIONALE — It is unacceptable to demean racial/ethnic minorities, and it is equally unacceptable to demean females. It is unnecessary to insult anyone to make a profit.

4. SEX SEGREGATION

GUIDELINE — Represent both sexes in illustrations. Wherever possible, assure that portrayals of groups include both females and males.

RATIONALE — Segregation of groups by sex limits relationships, perpetuates differences, promotes isolation and creates distorted views of what is permissible.

NOTE: — The Guidelines in all of the other sections, "Language," "Omissions," and "Roles & Traits" are also relevant to the creation of sex fair graphics. It is important that you utilize those section as well as this "Graphics/Audio-Visual" section in preparing your communications.

FOOTNOTES

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3. US Office of Education, Right to Read Program, Literacy -- A Must for All (brochure).

4. Lois B. Murphy and Ethel Leeper, Language is for Communication, Department of Health, Education and Welfare; Office of Human Development; Office of Child Development (Washington: U.S. Government Printing Office, 1976), p. 13

5. Alfred Clayton & John Almony, Menu Cycles (New Brunswick, N.J.: Rutgers, The State University, Curriculum Labs, June 1975).

6. O. Jean Brandes, Projects Products and Services of the National Center for Education Statistics, 1976 (Washington: U.S. Department of Health, Education and Welfare, NCES, 1976), p. 86.

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10. Far West Laboratory for Educational Research and Development, Educational Programs That Work, USOE Contract #300-75-0402, 1976.

11. Declining Test Scores, A Conference Report, Department of Health, Educationa and Welfare, National Institute of Education, 1976, pp. 20-21 and Recommendations, pp. 31-37.

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13. Exploring Careers in Child Care, Grant from Ohio Department of Education, Division of Vocational Education (Bloomington, Ill.: McKnight Publishing Company, 1974).

14. American Education, Department of Health, Education and Welfare, U.S. Office of Education, July 1971, p. 13.

15. American Education, Department of Health, Education and Welfare, U.S. Office of Education 1975.

16. George Mayeske, Tetsuo Okada and Albert Beaton, Jr., A Study of the Attitude Toward Life on Our Nation's Students, department of Health, Education and Welfare, Office of Education, Office of Planning, Bugeting and Evaluation, 1973, p. 14.

17. Mildren Jaeger, Medical Assistant Curriculum, N.J. Curriculum Laboratory (New Brunswick, N.J.: Rutgers - The State University, 1976).